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# THE NATIONAL

## MONTHLY AND CANADIAN HOME



### NOVEMBER, 1905

PUBLISHED BY THE NATIONAL  
MONTHLY PUBLISHING COMPANY  
RONCESVALLES, TORONTO, CANADA

Vol. X. - No. 2      \$1.00 A Year, 10c. A Copy



Since organization, thirteen years ago, this Company has paid  
in Cash to Members

**\$4,553,775.67**

All withdrawals have been paid promptly. Every dollar paid in, with interest, being returned to the withdrawing member when the required period has been reached.

**13<sup>TH</sup> ANNUAL STATEMENT**  
OF THE  
**YORK COUNTY LOAN AND SAVINGS COMPANY**  
(INCORPORATED)  
**OF TORONTO**

December 31st, 1904

TORONTO, MARCH 13th, 1905

*To Members :*

The management have much pleasure in presenting the annual statement for the year 1904. It is gratifying to know that there has been a large increase in the volume of business transacted by the Company.

The activity of the Company's business is demonstrated by the cash paid withdrawing members, which amounted to the large sum of **\$1,519,053.16**. All these withdrawals have been replaced with new money, at a lower rate of interest and more advantageous terms to the Company.

The Assets have been increased by **\$149,933.10**.

**\$5,000.00** has been transferred to the Reserve Fund.

That the Company continues to grow in popularity is evidenced by the new business written, which was larger in amount than any previous year.

Our investment in land suitable for building purposes has proved very satisfactory. Lots are being sold at prices that will net large profits to the Company. Every evidence that can be given shows that the City of Toronto has entered upon an era of substantial and permanent progress. As the commercial and railway centre of a large and populous province, as the headquarters for higher education, as the seat of provincial government, and the home of many great industries, Toronto stands in an unrivalled position in Central Canada. The widespread recognition of the advantages of the City as a distributing, industrial, educational and residential centre, has resulted in the city making great strides in the matter of population. We believe that property in Toronto is at rock-bottom prices, and as the City develops the value of property will be enhanced.

The real Estate stands in the Assets at its actual cost, and not at the real market value.

The management hope by the diligent exercise of carefulness, forethought and economy in conducting the business of the Company to realize for its great membership an enduring success.

Respectfully,

**JOSEPH PHILLIPS, President**

ASSETS		LIABILITIES	
Mortgage Loans on Real Estate	\$1,001,125 81	Capital Stock Paid in	\$1,760,474 34
Real Estate	910,909 78	Dividends Credited	42,504 34
Municipal Debentures & Stocks and Loans thereon	92,500 00	Amount Due on Uncompleted Loans	8,330 00
Loans on this Company's Stock	129,418 95	Borrowers' Sinking Fund	83,755 17
Accrued Interest	13,305 74	Mortgages Assumed for Mem- bers	9,100 00
Advances to Borrowers, Taxes, Insurance, etc.	4,381 84	Reserve Fund	70,000 00
Accounts Receivable	294 21	Contingent Account	263,796 28
Furniture and Fixtures	8,904 51		
The Molsons Bank	75,415 93		
Cash on Hand	1,703 36		
<b>Total Assets</b>	<b>\$2,237,960 13</b>	<b>Total Liabilities</b>	<b>\$2,237,960 13</b>

TORONTO, Feb. 28, 1905.  
We hereby certify that we have carefully examined the books, accounts and vouchers of the York County Loan and Savings Company, and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, } Auditors  
G. A. HARPER, }

JOSEPH PHILLIPS, President.

HEAD OFFICES: 243 Roncevalles, Toronto.



# NATIONAL MONTHLY

## AND CANADIAN HOME

VOL. X.

TORONTO, NOVEMBER, 1905

No. 2.

Entered according to Act of the Parliament of Canada in the year one thousand nine hundred and five, by THE NATIONAL MONTHLY PUBLISHING CO. of Toronto, at the Department of Agriculture.

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THE NATIONAL MONTHLY AND CANADIAN HOME  
AN ILLUSTRATED MONTHLY MAGAZINE

PUBLISHED BY THE NATIONAL MONTHLY PUBLISHING COMPANY  
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### EDITORIAL

A FEW words in reference to the contents of THE NATIONAL MONTHLY AND CANADIAN HOME will give an idea of the plan on which we base our work in the magazine.

Everything in the world has a certain practical value, and this value is gauged on the usefulness of the article in question, and must be utilized accordingly, so that nothing shall be wasted.

So it is in magazine work. Every available line must be used to the best possible advantage, and must convey plainly the significance of its purpose, and it is with this idea before us that THE NATIONAL MONTHLY AND CANADIAN HOME is each month prepared.

Under the heading "The Nation's Progress" is a condensed record of Canadian events within the month. By this means our readers are kept informed on subjects which personally affect us as a nation. "World Affairs" is another department of essential importance to all who wish to keep posted on matters of great and general interest. The department under the heading "World of Print" is equally important. Here are gathered together some of the best articles and bits of information culled from papers and magazines the world over, written often by men of note, whose opinions are reliable and valuable.

NO little part of the progress of the present day is due to current literature. Books are a great means towards the cultivation of people; newspapers are essentially necessary for the chronicling of events; but it is in the magazines that the combined advantages of these two sources of information are accessible. Here we find the summing up in condensed paragraphs of the important events of the month, as well as photos that instruct and entertain. We escape the trifling local happenings,

and obtain not only facts, but valuable information in connection with the facts.

We have as well the advantages of the entertainment afforded by books. In these days of what is termed the strenuous life, when each moment is full to overflowing, often we cannot afford the time to digest a two or three hundred-paged volume. What many want in the form of literary entertainment is light reading which will pleasantly occupy a few hours, and this is where the magazine fills the want.

THE wave of prosperity of which we hear so much in Canada, is in reality no wave, but a steady, permanent advance in the development of the country, and comes as the result of long years of building up the nation.

Until recent years, the great West, as well as the James Bay district, and even Northern and Western Ontario, have been practically inaccessible. Formerly it meant untold hardships for the settlers in these districts, and consequently offered slight inducements to Canadians or to possible immigrants from foreign lands.

But now, with the railways rapidly extending their lines, across, up and down, and into the very heart of the incalculably wealthy outlying districts, the empty places are eagerly sought by settlers, and are quickly populated by an influx of immigrants who have here, perhaps, more surely than in any other country in the world, ample opportunity to succeed.

THE whole of Canada is practically new, and thus full of opportunities. The wealth has not been sapped from her veins by past generations, and it only remains for us to take advantage of our blessings, and not to hang back until our enterprising neighbors to the south step in and gain a monopoly of our birthright.

EVERY industry may be said to be in its infancy. As an instance, take the manufacturing industries.

Here we find a vastly insufficient supply for the size of the country, and particularly a lack of manufactured exports. Quantities of the country's natural products are exported in the raw state, such as wheat, lumber, and so on, whereas if these articles were used for manufacturing in our own country, and then exported, we would be reaping the benefit which now goes to other nations. However, great strides have been made in this direction, and much of the raw material is now being developed into manufactured articles before it leaves the country.

A RAILWAY is one of the greatest educational agencies in the world, as well as being the means of opening up a new country, and it is gratifying to observe what a vast amount of railway construction is being carried on, even during the last few months, throughout the Dominion. It is evident that the demands of the country are greatly on the increase, and it is no exaggeration to say that the railway is the most potent force in our advancement.



## THE NATION'S PROGRESS

### THE UNIVERSITY COMMISSION

IT has become increasingly evident for some years past that a reorganization of the Provincial University was necessary to maintain its proud position among the great educational institutions of the Continent. The Ontario Government has appointed a Royal Commission to investigate and report on all matters connected with the raising of revenues, the administration of the same, together with the University property, the arrangement of the curriculum, the staff appointments, equipment, etc. The administrative machinery has been complicated and unwieldy; the Executive has been at times weak and at times bewildered; the Alumni have had hardly any voice in University matters, and, generally, University affairs had got into such a state that several unpleasant scandals have resulted. To clear the air, to put the University on a firm footing, and to simplify the administration, is the object of the Government and the Commission. The composition of the Commission, should, we think, meet with general approval. The name of Mr. Goldwin Smith is there by right. He knows from first-hand acquaintance both the English and the American type of university organization. Two commissioners from among the younger graduates, Canon H. J. Cody, D.D., and Rev. D. Bruce Macdonald, M.A., will represent the dominant thought and opinion of Toronto University men, and will be open to impression from other university centres. Two business men of force and outlook, like Mr. B. E. Walker and Mr. J. W. Flavelle, will be invaluable. These, together with Chancellor Sir William Meredith, and Mr. A. H. U. Colquhoun, B.A., a graduate of McGill University, make up a commission at once as strong and as representative as could well be chosen. We may look for sound, intelligent, tangible work, from such a body. If the report should be radical no harm will be done.

### LAKE ERIE FISHERIES

CANNONADING on Lake Erie! No, it is not war, only the *Vigilant* after American poachers fishing in Canadian waters. It seems that, through lax and destructive methods, the fishermen from Lake Erie ports, on the American side, have fished out or destroyed their own fisheries. For some years they have been persistently poaching in Canadian waters. Captain Dunn of the *Vigilant* chased and shelled one poacher recently, and shot the craft full of holes. It is a pleasure to record the fact that the American authorities have for once taken a common-sense and neighborly view, and are co-operating with the Canadian officials to put a stop to such illegal fishing. We are glad that Captain Dunn was careful only to wing the American craft, as the loss of a single life in such a matter would be deplorable, but it could not be guaranteed that such would always be the case. The Canadian Lake fisheries are too valuable to allow our greedy cousins to exploit them, especially as their companies now control the bulk of our output of fresh water fish. The cordial co-operation of the American authorities with our Canadian authorities should soon put a stop to this petty theft.

### A CANADIAN POLICY

AT a convention of certain American manufacturers recently held in Toronto, some good sensible talk

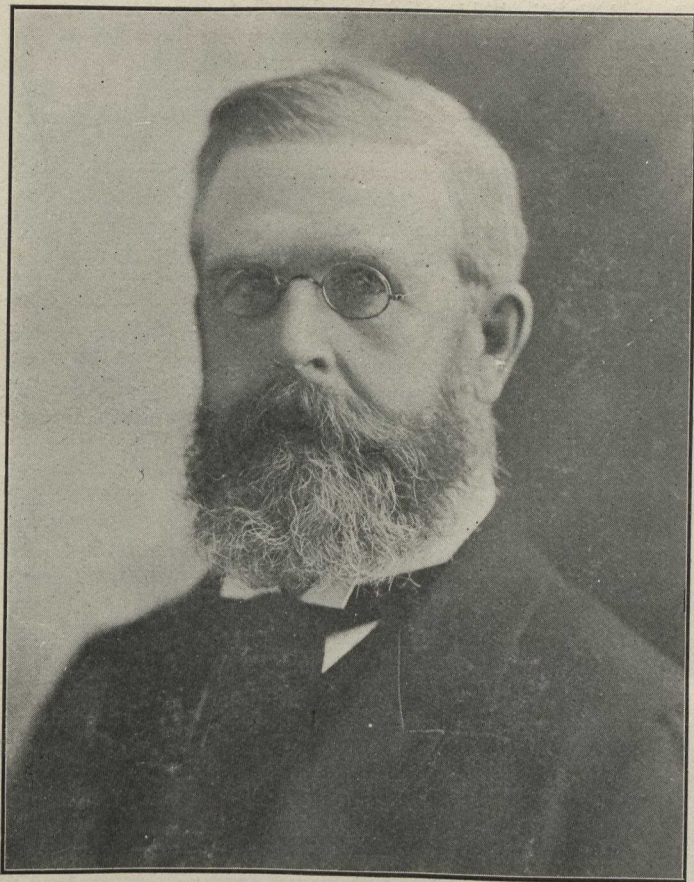
was indulged in by Canadian speakers, which we heartily endorse. The visitors were made to feel that the occasion was entirely a social one, and that they were more than welcome on Canadian soil. At the same time there was bound to be a little reference in the speeches to fiscal conditions, and it was made plain by the Canadian speakers that this country is going to work out its own destiny, and that reciprocity is far off. Mr. W. K. George and Mr. B. E. Walker dwelt on this particularly. "We are adopting the sincerest form of flattery," said Mr. George, "in trying to develop our country by building up our industries, and utilizing the great wealth of natural resources with which we have been blessed. We are a self-reliant people, proud of our country, and full of enthusiasm for it, determined to achieve its proper destiny. May I say, in all kindness, that until we have achieved a destiny kindred to your own, discussions on reciprocity are labor lost."

"You must get ideas of political relations out of your head," declared Mr. Walker. "I do not wish you to gather that we are not to remain here, a separate country, working out our own destiny. None of you will ever live to see any change in our political allegiance. Take that for granted; realize that there is another nation on this continent that will regard you as friends, but keep its own self-respect, that will trade with you, but not in the old jug-handled way. Then we will grow in amity and friendship, and exchange these delightful reciprocities which take place so often. If you once get political relations out of your mind, our commercial and social relations will quickly widen and strengthen."

### THE "SOO" INDUSTRIES

MOST people are familiar with the failure and the bankruptcy of the great industries at Sault Ste. Marie about a year or more ago. The then Ontario Government came to the rescue by guaranteeing the bonds, appointing, of course, Government representatives on the Board, and assisting in untangling the fearful legal muddle into which the former management had contrived to place the company. The works were shut down, the workmen were gone, and a general air of desolation reigned. Thanks to Messrs. C. D. Warren and N. W. Rowell, the whole Company, legal complications and all, were re-organized. The works are running at full capacity. They are to-day turning out enough steel to equip 57 miles of railway. As high as 618 tons of rails have been turned out in a day. The mills are turning out 100 tons of wood pulp a day. The prospects are for a paper mill at the "Soo" within a short time. The recent inspection of the plant is thus described by Mr. Warren: "The whole Board of Directors went with me through the entire works. To a man they expressed themselves as perfectly satisfied with the conditions. Yes, there is no doubt that the new, practical, dividend-paying era of the Soo is here. We are slowly pushing up the Algoma Central. We have 25 miles yet to reach the C.P.R.; after that 100 miles to the Grand Trunk Pacific. Then to Hudson's Bay will be 200 miles further. By that time there will be a new chapter to write in the book of New Ontario." It is a fine achievement to have saved for the Province an immense industry, practically a whole town, not long ago threatened with complete disaster.





SIR WILLIAM MULOCK, RETIRING POSTMASTER GENERAL

## BRANTFORD IS GLAD

BRANTFORD is still rejoicing, and Brantford has good cause. For many years that city has been sidetracked in the matter of railway facilities, the main line of the Grand Trunk not touching Brantford at all. Now it is all changed. The main line has been run through Brantford, and added impetus has been given to the varied industries of that progressive city. Brantford is one of the busiest manufacturing centres of Canada. Her business men had long complained of the lack of railway facilities. But now the needed line is built, and Brantford, the Busy, will go ahead with still greater strides in industrial and general commercial development.

It seems strange that so prosperous a community as Brantford should have been neglected by the Grand Trunk. But the ways of railway men are strange and beyond finding out.

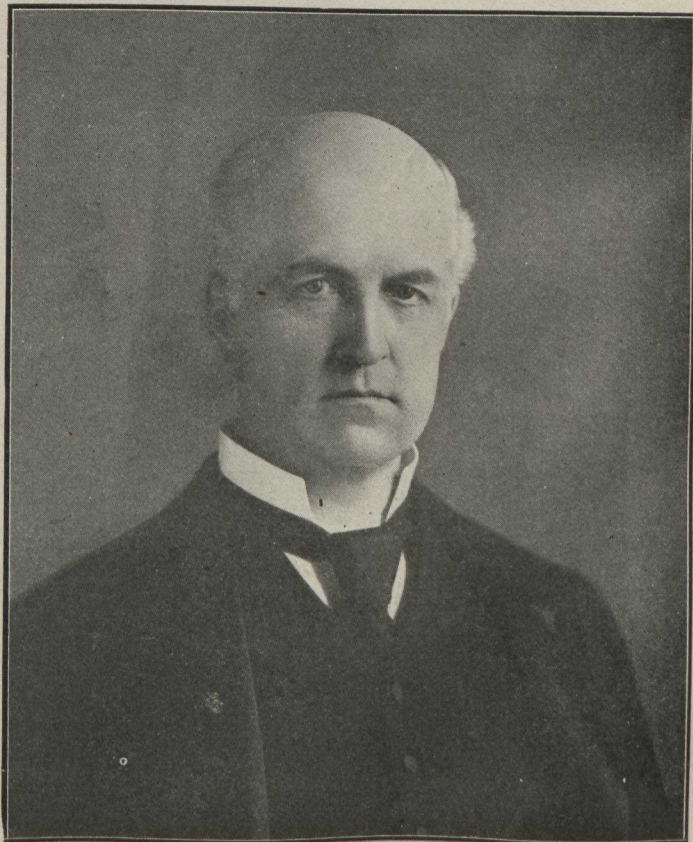
## OUR WHEAT EXPORTS

OWING to increased home consumption and the introduction of other crops in former wheat-producing areas, American exports of wheat are gradually dwindling. The rapid development of our Canadian west seems destined to take from the United States her position as a wheat exporting nation. W. B. Snow, the leading wheat expert in the United States, who knows the situation as perhaps no other man on this continent knows it, says: "In all my experience, I do not know any other country or land on the face of the globe, of the same extent, containing as large a percentage of high-class wheat land as lies between Winnipeg and the Rockies. This is a big statement, but it is absolutely true and correct. I have watched the development of this new country for some

years past, and I believe it is a matter of a very few years until what we in the States call Northwestern Canada will produce a larger surplus of wheat for the world's market than is now produced in any country. Western Canada inside of ten years will be the principal source of European wheat supplies, and will have the position occupied by the United States for a quarter of a century. The United States has practically reached and passed its wheat exporting days. The national wheat lands of the Republic are all taken, and the natural increase through improved culture will hardly keep pace with the increase in population. On this account Canada will have the market for her produce, expanding as rapidly as the production can be increased, and will meet with decreasing competition from the States." This testimony from such an authoritative American source should convince any doubters of the future of the West, in helping to put the balance of trade on the right side of the ledger.

## CANADIAN MANUFACTURES

WE have compiled the following information from Volume III of the Census, just issued by the Government. Our manufacturing interests employ a third of a million workers, upon whom depend for their living not fewer than 800,000 people. That is a large proportion out of a population of about 6,000,000. The census (1901) reports 14,650 establishments, representing 264 varieties of industries. The total capital employed is about \$447,000,000. They distribute in salaries and wages almost \$114,000,000 annually. The annual production is valued at over 481,000,000. The increase since 1891 has been, in employes, over 72,000, or 26%; in wages and salaries, \$34,000,000, or 43%; in output, \$130,000,000, or about 30%. These are figures to make Canadians real-



A. B. AYLESWORTH, K.C., NEW POSTMASTER GENERAL



ize the expansion, the progress and the energy of our industries. Ontario has over half of this volume of industry, and Quebec, the nearest competitor, about one-third. The proportions are as follows: Out of the \$481,000,000 of total products for the Dominion, she produces \$241,500,000, as against \$158,000,000 for Quebec. Her total capital invested is \$215,000,000, out of \$447,000,000, as against \$142,000,000 in Quebec. The salaried persons of Ontario, including owners, number 15,500, and the wage-earners 151,000, as against 8,850, and 111,500, respectively, in Quebec. The wages earned in Ontario were \$44,600,000, as against \$29,000,000 in Quebec. It is well for us to remember that in spite of the immense strides of other parts of the Dominion, the old banner Province of Ontario still leads, and seems destined to lead in all lines of industry and development.

#### INSURE IN CANADIAN COMPANIES

WE have commented already in general terms on the fact that so many Canadians insure in American companies. We now present more exact data from a Government Blue-book just issued. There are 92,472

Canadian policyholders in American insurance companies. Of the \$98,000,000 of life insurance written in Canada last year, native Canadian companies wrote about 60%, British companies 3%, and American companies 37%. This is too large a percentage of business to go out of Canada. We believe strongly in that commercial patriotism which is exemplified by the motto of the Industrial League: "Keep Your Money at Home by Buying Goods Made in Canada." And we are strongly of the opinion that Canadians should patronize home industries by insuring in Canadian companies. The recent revelation of the utter lack of business morals in the administration of some of the greatest American companies should make our people hesitate before placing their insurance out of Canada. We present a summary of the condition of the Canadian companies for last year, as reported by the Dominion Superintendent of Insurance:

The total assets of the Canadian life companies at the close of 1904 was \$91,212,350, an increase of \$9,578,325 over the previous year. The total amount of risks in the Canadian life companies increased in the year from \$399,858,274 to \$440,998,200, a gain of \$41,139,926. Their reserves in the same period rose from \$72,755,528 to \$80,684,769, an increase of \$7,929,241.



HIS EXCELLENCY THE GOVERNOR-GENERAL, EARL GREY, DELIVERED THE INAUGURAL ADDRESS AT EDMONTON, THE CAPITAL OF THE NEW PROVINCE OF ALBERTA. SIR WILFRID LAURIER IS ON HIS RIGHT, AND LADY LAURIER ON THE LEFT





THE HEAD OF THE PROCESSION AT EDMONTON IN HONOR OF  
INAUGURATION OF ALBERTA AS A PROVINCE IN SEPTEMBER

Royal Mounted Police are in the Van

### TORONTO'S GROWTH

THE prosperity and growth of a community can often be well judged by the building which goes on. For the nine months ending Sept. 30, Toronto's building permits run nearly \$8,000,000, which is an enormous increase over last year; in fact, almost double. The facts are: Building permits issued by the City Architect between Jan. 1 and Sept. 30, 1905, represent an aggregate value of \$7,945,784, as against \$4,563,488 for the corresponding nine months of last year. This is an increase of \$3,382,296. The approximate value of the 261 buildings for which permits were issued last month was \$877,005; and for September, 1904, 186 buildings at \$546,275. About 2,100 permits were issued up to September, 1905, and 2,424 buildings erected. Last year 1,445 permits were given, and 1,248 new buildings erected. If any man doubt the prosperity or growth of our city, let him read, mark, learn, and inwardly digest these official figures. The tide of population is flowing steadily in. And yet there is an unprecedented demand for houses. This we will touch on elsewhere, in a future issue possibly.

### CABINET CHANGES

SIR WILLIAM MULOCK'S retirement from the Federal Cabinet marks the close of the strongest administration the Post Office Department has ever had. Strong, able, imperious, fiercely energetic, Sir

William, through sheer ability and driving power transformed the Post Office Department from an inefficient, deficit-producing Department into a soundly administered, self-supporting one. The service has been universally improved, and a surplus has surprised a grateful country. Sir William's foremost achievement, however, according to some observers, has been his establishment of the Labor Bureau, which has done much sound and valuable work in settling labor troubles and improving labor conditions generally throughout Canada. This was an experiment in Canadian politics, and it has had abundant success. Sir William Mulock has been transferred to the Bench as Chief Justice of the Exchequer Division of the High Court of Ontario, at \$10,000 a year. His successor as Postmaster General is Mr. A. B. Aylesworth, K.C., one of the most eminent men of the Ontario bar. We hope he may prove as able an administrator as his predecessor. Mr. Aylesworth was defeated in the last general election, when he ran as a Liberal candidate in West Durham. He will be remembered as one of the representatives from Canada on the Alaskan Boundary Commission. On that occasion he and Mr. Jette refused to sign the award as decided by Lord Alverstone. In this he had the endorsement of the whole Dominion.

### HOW WE PROSPER

CANADA is the most prosperous country in the world. One of the best known bankers and experts on the financial situation of Canada says that in actual money in the bank there is probably no nation in the world that outstrips Canada. The total amount of money actually at the credit of the people of Canada in the Government and Post Office Savings Banks, special savings banks and chartered banks at the end of last month was \$545,456,053, being an average of \$83.55 for every man, woman and child in the Dominion. These figures represent only money we know about, without making any allowance for that deposited with private bankers, loan com-





EIGHTEEN HUNDRED SCHOOL CHILDREN TOOK PART IN THE PROCESSION IN EDMONTON ON INAUGURATION DAY

panies, trust companies and investors, or that kept in hiding-places. Such facts as these show that in proportion to its population Canada is the most prosperous country in the world.

#### FACTS AND FIGURES

Canada's total value of trade year ending June, 1904, 464 millions, an increase of 50 millions in two years.

Canada's volume of trade has more than doubled in ten years.

Canada has produced 200 millions in gold since 1862.

Canada has the greatest nickel deposits in the world.

Canada has 100,000 square miles of coal-bearing lands.

Canada produced \$1,637,000 worth of lead in 1904.

Canada produced \$2,127,000 worth of silver in 1904.

Canada produces annually 275 million bushels of grain of all kinds.



ALLEGORICAL FLOATS IN THE PROCESSION AT EDMONTON. IN THIS ONE MISS MILLER, OF EDMONTON, REPRESENTED GERMANIA



## THE SEÑOR

BY THEODORE ROBERTS, AUTHOR OF "HEMMING THE ADVENTURER"

## CHAPTER XI

One man's joy is his friend's despair;  
And only the lucky may win the fair.

SNOW began to fall while Ned Harrison was eating his breakfast, on the morning of the twenty-fourth of December. The big, leisurely flakes clung to the windows and blotted out the drifted landscape. Harrison scarcely noticed the storm, for his thoughts were with the final chapter of his novel. He fairly bolted his coffee and toast, and then leaving the dishes to take care of themselves, he went to the sitting-room. He drew the curtains at the windows and lit his lamp, then with a pile of blank paper before him he projected his heart and spirit to the land of his own imaginings. Page after page was scrawled over and pushed aside. Composition, usually so hard for him, now seemed child's play. Every sentence ran to his satisfaction, and the right word seemed to be always ready, lurking in the ink. Solomon gnawed at his slipper, but failed to attract his attention. A stick of maple, burned through the middle, broke and fell from the andirons to the hearth, and from the charred ends a streamer of smoke wavered into the room; but the worker gave no heed. The clock chimed, and struck valiantly; but for all the effect its commendable industry had upon its master it might just as well have been a cream cheese. Solomon curled himself against the inattentive slipper and went to sleep. He was wakened by a step in the hall; and then the door opened and Da Santo walked in, mantled in clinging snow. He barked absurdly, and advanced upon the intruder, who received him with wounding familiarity.

"Just a moment," murmured Harrison, without raising his head. He scribbled three lines more, read them over, and scrawled his signature and the date with feverish haste.

"There," he exclaimed: "*Finis—finis—finis*—and thank God for that!"

He looked up and stared at his friend, and then at the lamp at his elbow,

"Hullo! what time is it?" he exclaimed.

"Nearly twelve," replied Da Santo, throwing aside his cap and coat.

Harrison stood up and held out his hand.

"I've finished this yarn," he said. "I've done a whole chapter since breakfast."

Da Santo congratulated him cordially.

"And now we must have a drink," said the novelist. "Excuse me a moment, will you?"

He soon returned with a tray containing a bottle and glasses, and a jug of water.

"By-the-way, where's your horse?" he asked.

"I walked," replied Da Santo.

"You seem to be doing a lot of walking lately."

"Yes, I like it. Well, here's power to your elbow, Ned."

"Good hunting," replied the other. The glasses met with a tinkling clash and then were drained.

WITH this ceremony over, Da Santo took a seat by the fire, and Harrison read him the completion of the novel.

"It will do," said Da Santo, quietly. "You seem a

bit weak with the women, but the men are well done. It strikes me as a ripping good story."

"I'm glad you like it," said Harrison, modestly. "You're right about the women—they are lightly done, and no mistake. You see, old chap, I don't know much about that subject."

"You're not too old to learn," replied the other; "and I hope to Heaven you'll take your lessons like a man."

Harrison glanced at him enquiringly; then he took a slip of paper out of a note-book.

"Here are some verses that I may use as a dedication," he said.

"Fire away," said Da Santo. "Though, I must say, a dedication is a weakness."

The novelist cleared his throat nervously, blushed a little, and then read three admirably tender stanzas, in which he offered the book, with all his heart, to the nameless inspirer of his work. His voice shook ever so slightly as he read.

For nearly a minute after the reading of the verses Da Santo made no comment; then he said—"That dedication may be a weakness, but it is certainly not a weakness against literature."

He got up and walked over to the book-case, on the top of which he found a package of cigarettes. Lighting one of these, he returned to his seat.

"I hope you may find a woman some day with heart and brains enough and love enough to appreciate those verses," he said, gravely.

Harrison slipped the paper back between the pages of the note-book, and laughed softly.

"I am sure of the heart and the brains," he said, with some confusion.

Da Santo nodded.

"But love is the greatest of the three, to insure understanding," he replied, "and I hope, to God, you'll find it along with the heart and the brains; but remember, Ned, that there are more desperate places in this world than Venezuelan battlefields, and worse casualties than broken knees."

As Harrison had nothing to say to that he suggested that they should look for something to eat.

IT was mid-afternoon by the time Da Santo thought of returning to town. Snow was still falling. Harrison wanted to drive him in, but he would not hear of it. He turned up the collar of his heavy coat, pulled his fur cap well down about his ears, and lit his pipe.

"By-the-way, I came out to invite you to dinner, to-morrow night," he said, turning on the threshold. "Don't tell Vivia that I so nearly forgot it."

"I'll be there," replied Harrison. "But I wish you'd change your mind, old chap, and let me put the mare into the pung," he added.

"What rot! It's only three miles," exclaimed the other.

"Very well, my son, have your own way. Promise that you will trot straight home, and not dawdle along the road."

"All right, papa," laughed Da Santo.

Harrison returned to his sitting-room and began the work of revising the earlier chapters of his story. Here



and there he found a page that had to be entirely rewritten. The fire burned cheerfully; the cigar that Da Santo had given him was of a flavor above criticism; his friend had praised his work; his heart promised him other praise and a greater reward than fame—and yet he felt disturbed and unhappy. He could not keep his thoughts from his friend, and it worried him to picture the big fellow plodding cheerlessly through the snow.

"I believe he is hipped," he mused.

"Lately there's been a hint of the cynic in his talk. Perhaps he's feeling blue because he can't prove his innocence in that matter of the five thousand, or perhaps he has heard bad news of his Brazilian property."

IN the meantime Da Santo was plodding along, heedless of the road, with his chin sunk in his fur collar and his pipe cold between his teeth; and still the grey flakes circled down, soft and noiseless and all-obliterating.

Vivia looked at the library clock. It marked half-past seven.

"Evidently he has decided to stay all night with Ned. So we may as well have dinner," she said.

Dick was nothing loath. They had hardly tasted the soup when the maid hurried in.

"The Senor has just come in, and has gone right up to his room," she said. "He would like a hot drink, and thinks he'll not come down to dinner, Ma'am."

"Is he ill?" cried Vivia, pushing back her chair.

"He looks bad, Ma'am, and is soaking with the snow," replied the girl.

"I'll run up and see that he doesn't go to bed with his wet things on," said Vivia to Dick, "and you mix something hot."

"I'll do that," said Beauchamp. "Ann, bring me a lemon and some boiling water, will you?"

In ten minutes Da Santo was snug in bed, with a bottle of hot water at his trembling feet and a great glass of steaming punch under his nose.

Dick held the punch.

"Come now, down it like a man," he begged, with his most encouraging smile. "If it's a trifle warm it'll do you all the more good."

"It's hotter than—; it's too hot—it'll skin my insides," chattered the invalid.

"Just try a nip, there's a good chap," said Vivia, "or Dick will gulp it himself."

Da Santo grinned feebly and essayed a taste of the mixture. Then he sipped again. Then he took the glass in his own hand and drained it to the bottom; after that he leaned back among the pillows. "Ah, Dick, but you're the master-hand—for mixing—medicine," he sighed.

The stout young Englishman blushed at the compliment.

"Not half bad. Just let that soak through you for ten minutes, and I'll make another," he said.

"Nonsense," exclaimed Vivia. "You will have him quite—intoxicated."

"Well, isn't that the idea," retorted Dick. "In some book or other I once read that when a man is drunk he can have nothing else the matter with him."

"Instead of practicing from your wide research in medicine, you'll kindly go downstairs and telephone for Doctor Smiley," said Vivia.

Da Santo objected peevishly.

"I don't want a doctor! Hang it all, can't a man have a decent chill—in his sister's house—without—medical advice."

So the order was countermanded.

ON the following morning, after an uneasy night, Da Santo breakfasted in bed. Before noon he dressed, and though he assured Vivia and Beauchamp that he felt very well, his looks belied his words.

"I was tired out and a bit chilly," he explained. "I got off the road a few times and walked a mile or so out of my way. By another twelve hours I'll be feeling perfectly well again."

The storm had ceased during the morning, and now the snow-plows were at work along the streets. Captain Morris struggled over before noon with a parcel of Christmas gifts, and a story to the effect that not in the last thirty years had so much snow been on the ground for Christmas.

"I predicted last night's storm," he told them; and seemed immensely pleased with himself. The fact is, that the five thousand dollars had cheered him more than anything for years, and had, in some illogical way, convinced him that his son Herbert was the victim of a blackguardly plot. Had Da Santo brought him the story of his son's innocence minus the money I doubt if his mission would have resulted so charitably. But as it was, what better proof could be shown of any man's respectability than five thousand dollars?—unless, perhaps, it were thrice the amount.

The old man drew Da Santo aside. "I've been looking for a solution to that mystery," he whispered, "but I fear I'm no Sherlock Holmes. Personally, however, I'm quite convinced of my son's innocence."

"I'm glad of that, sir," said the young man.

"But we must keep our eyes open," said the Captain, "for it would be a fine thing to show the world its mistake." He blinked at Da Santo, and Da Santo smiled unpleasantly.

"One would hardly designate Westrock as the world," he said, "and I'm quite sure Herbert Morris does not do so. In fact, I have heard him say that so long as his mother never doubted him the rest of the place could believe what they damned well pleased."

"And what about me, sir?" cried the Captain. "Had he no care for my feelings, and no wish for my good opinion?"

"He felt quite sure, sir, that the return of the money would fully prove his honesty to you," replied Da Santo, coldly.

"Right! Right!" exclaimed the old gentleman; but he pondered over the conversation for some time, and felt that he had missed the core of it, after all.

"That Da Santo is a sly fellow—a clever fellow"—he mused, "and I'm glad Herbert has him for a friend instead of an enemy."

LATE in the afternoon, when twilight was gathering in the library, Da Santo closed the book he had been reading and lay back in his chair. He was still feeling sore and heavy from his experience of the night before. Vivia and Dick were both out, and the house was very quiet. He stared moodily at the fire. He was dimly conscious of some one passing along the hall and of the opening of the front door. Then he heard a voice that set his pulse in a flurry, and Mary Robley entered the library. He stood up. She came straight to him without speaking, and shyly held out her hand. He pressed it lightly.

"Am I forgiven?" she asked softly.

"Yes," he said.

"And will you think kindly of me—always?"

"I shall try not to think of you—always."

"Bert, I am more sorry than I can say. Why was I made to hurt you whom I admire so greatly."



"It was my mistake," he replied, smiling bitterly. "I've always been a builder of castles in the air."

Then he turned the little key by the mantelpiece, and the yellow bulbs shone about the room.

## CHAPTER XII

### THE SENOR RETURNS TO BAHIA

THOUGH Da Santo had appeared to be in his usual health at the little Christmas dinner, and afterwards had joined in the pastime of snapdragons with as much noise as either Ned Harrison or Vivia, he awoke on the following morning, to find himself feverish and full of dull aches.

This time Vivia had her way, and Dr. Smiley made his call. He took the distinguished Brazilian's temperature and felt his pulse. He asked several questions about the Senor's past life, and whether or not this was his first sojourn out of the tropics. The patient replied that he had been north before on several occasions. Then Smiley produced a gold-girdled fountain pen and wrote a prescription. After that he very affably lit one of the Brazilian's cigars, and chatted harmlessly for ten or fifteen minutes. He could not remain longer, though he found the Senor's company so immensely to his taste, for he was due at the hospital at eleven o'clock to cut out the appendix of an Archdeacon.

Smiley looked graver during his second visit, and brought his stethoscope into play.

"Your friend has a touch of pneumonia," he told Vivia. "I'm afraid this climate has proved too rigorous for him."

DA SANTO remained in bed a fortnight, though his condition was never really critical. Almost every afternoon during that time Beauchamp took Captain Morris for a long drive, thus giving the mother a chance to sit by the invalid's bedside. Sometimes she read to him; sometimes they talked; and sometimes he narrated scraps of his adventures; but always her hand was near his on the counterpane.

Ned Harrison made almost daily calls on his friend, and, after leaving the Beauchamps', usually looked in at the Robleys' on his way home. For a while Ned had worried about Da Santo—about his health, and the detected note of cynicism—and for a fleeting minute had caught the truth, wondered at it, and put it aside as improbable; but later his anxiety faded, for Da Santo seemed to have regained his old cheerfulness.

For his own part Ned was feeling remarkably high-spirited. His book was finished, and away trying its luck; a dignified magazine had published three of his sonnets in the one number; an editor had solicited a story from him; literary recognition was at his elbow—and might not the other dream come true!

ONE day he found Miss Robley alone.

"I have been reading your sonnets—again," she said; and he saw the magazine face down on the window-seat.

"Denton's have bought the serial rights of my novel," he told her, "and as soon as they are through with it I shall write a dedication and find a publisher."

She seemed as delighted as if she had written the story herself. She had always believed in it, and had read it,

piecemeal, from the very first chapter. They sat for a while in an intoxicating silence—she in the window and he in a low chair nearby.

"What about the dedication?" she asked, presently.

The man's heart gave an extra leap at that.

"To tell you the truth," he replied unsteadily, "I have already written it—and I have it in my pocket."

She turned her face away and looked out at the snow-buried garden.

"Please read it," she said.

He unfolded the single sheet with trembling fingers, and stumbled through the first line.

"I can't do it," he said, laughing uneasily. "What is it Mrs. Browning says, somewhere, about the chariot-wheels jarring in the gate?"—and he slipped the manuscript into her hand.

She read it through, with softly changing face. Then, for a moment—or was it a lifetime—her eyes met his in a frank, tender, and wondering regard. He dropped quickly on one knee and caught her hand in both of his.

"That is the dedication of—of everything that I may ever do—that is worth while," he whispered.

She did not withdraw her hand.

"Are you not afraid," she asked, softly, "lest the goddess you have built may prove to be of clay?"

A glad note of laughter sprang from him; but of that he was barely conscious.

"I did not build my goddess," he replied—"I found her;" and he pressed his lips to her hand.

SO the poet was garlanded; and later, as he drove home, he saw a sun more golden than the pavements of Heaven, wheel down to hills that were more purple than any inspiration of dream. For love's stage-settings never tarnish; like the northern springtide, he is a magician with thousand-year-old tricks, and yet his tent is ever full and his audience agape; though a million maidens give ear to his protestations, still are there a million more to listen, enraptured; and though scientists discover radium, at a billion dollars a pound, he is still the great alchemist, able, at a touch, to transmute any number of hearts—ay, even the whole world—into the rarest stuffs.

DA SANTO'S recovery was slow; but at last he was out of bed and able to walk about the house.

Smiley, after another examination, advised him to return to Brazil; for, only there, he said, could he completely throw off the cold. So he packed his boxes, kissed his mother and his sister, smiled manfully on his friends, and went away. From New York he wrote to Ned Harrison, enclosing a draft for the two hundred dollars that the poet had returned to him after the sale of the novel.

"As you're a lonely young devil," he wrote, "I suppose you'll be marrying the Right Girl one of these days—so here's a wedding present. But, seriously, my friend, may God bless you, and advance you in all your hopes; and if you make any objections about accepting this trifle, I'll turn you 'round and kick you next time we meet."

(Continued in December issue)

A SYNOPSIS of the foregoing chapters of "The Senor," and "Twas Fate, Dear," serial stories, now running in the magazine, will be found in the October number, which was the first issue after the amalgamation of THE NATIONAL MONTHLY AND CANADIAN HOME.



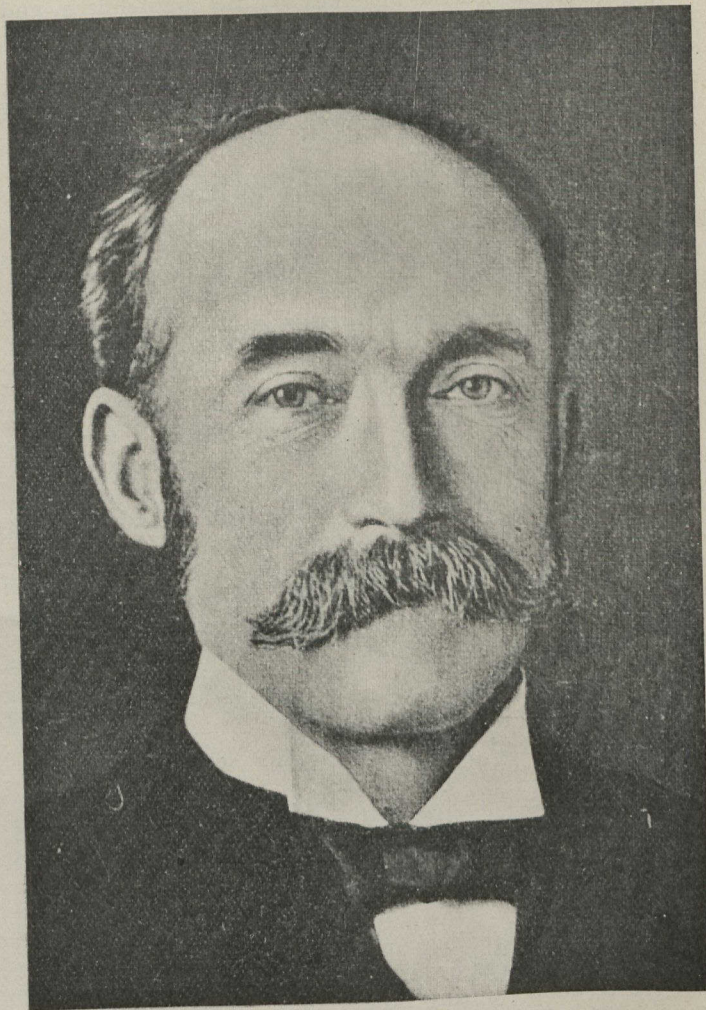
## WORLD AFFAIRS

THIS is an age of exposure. A literature has sprung into being around the exposure of graft: civic graft, national graft, and corporation graft. And of these three the greatest is the corporation. The revelations, which are daily becoming more startling, of the utter lack of business morals in the conduct of the great American insurance companies are more than Tom Lawson ever hinted. Legislatures have been bought as one buys a ton of coal; donations in lumps of \$50,000 have been made to political parties for campaign expenses; salaries three times that of President Roosevelt have been paid to presidents of the insurance companies; half a million dollars a year found its way into the pockets of the McCurdy family from the treasury of the Mutual Life of New York; huge expenditures for which no accounting was ever made were authorized by the Executive without the knowledge of the Directors. And the money for it all came from the pockets of the policyholders, who vainly supposed they were paying premiums to make provision for their families. The investigation now under way in New York should lead to radical changes in the insurance laws under which such things were possible. Government supervision, with strict inspection and full publicity, is not unlikely as the result of this explosion. It is difficult to make a nation realize the necessity for a change in this respect. But once aroused they will attend to the remedy in an effectual, possibly in a drastic manner.

## BRITAINS OF THE EAST AND WEST

THE Anglo-Japanese alliance, which we outlined last month, is of such tremendous importance, that we give a short history of the events which led to it. The alliance may be said to have been the outcome of a series of influences which had been at work in the Far East for some time, and which more and more tended to bring the two countries in closer sympathy with each other. For one thing, the occupation of Manchuria by the Russians could not be regarded with complacency. Again, it could not be forgotten how Russia, France and Germany had intervened at the close of Japan's struggle with China and prevented her from possessing herself of the Liao-Tung Peninsula, which afterwards passed under the control of the first-named nation. Further, there was always the fear that Russia's next step would be to attempt to obtain possession of Korea, a course which could not but fail to be regarded by Japan as a distinct menace to her existence. Such an eventuality Japan was determined to prevent at all hazards. Diplomacy was tried with respect to Manchuria, and mainly owing to pressure from the Mikado's Government, China declined to sign the treaty which would have given Manchuria to Russia.

In this diplomatic struggle Japan was actively assisted by England and the United States, both of whom saw that their interests and that of Japan were identical. For Japan to follow this up with a definite treaty of alliance with England was a natural outcome, and there can be but little doubt that an exchange of views as to the possibility of such a step took place between Marquis Ito and Lord Lansdowne on the occasion of the former's memorable visit to London. Although the rapprochement was precipitated by the immediate events in the Far East, the beginnings of the friendly feelings between Japan and England may be said to have dated from 1894. In that year Lord Rosebery officially recognized the Japanese as a civilized and progressive Power by entering into an



LORD LANSDOWNE

agreement with them to abolish the extra-territorial jurisdiction of the British Consular Courts. The good understanding then established was afterwards strikingly exemplified when Great Britain refused to join the European coalition which intervened in the settlement of terms at the close of the Chino-Japanese war.

## CAN ENGLAND BE INVADED?

THE speech delivered by Mr. Balfour, British Prime Minister, in the House of Commons, on Imperial Defence, has attracted much attention, not only in Great Britain, but on the Continent. The scheme of invading England has always been a favorite with Continental Governments. The old German strategist, Von Moltke, said that, while he had thought out eleven ways to invade England, none of them left open any avenue of return or retreat for a single German soldier. In his speech Mr. Balfour took a supposed French army of invasion of 70,000 men, attempting to disembark on the south coast of England between Dover and Portsmouth. Naval authorities estimate that such an operation in calm weather would need 48 hours, or two days and two nights. In rough weather (and the sea is usually rough on that coast) the feat would be impossible in that time. The shorter period would leave two nights for the operation of British sub-

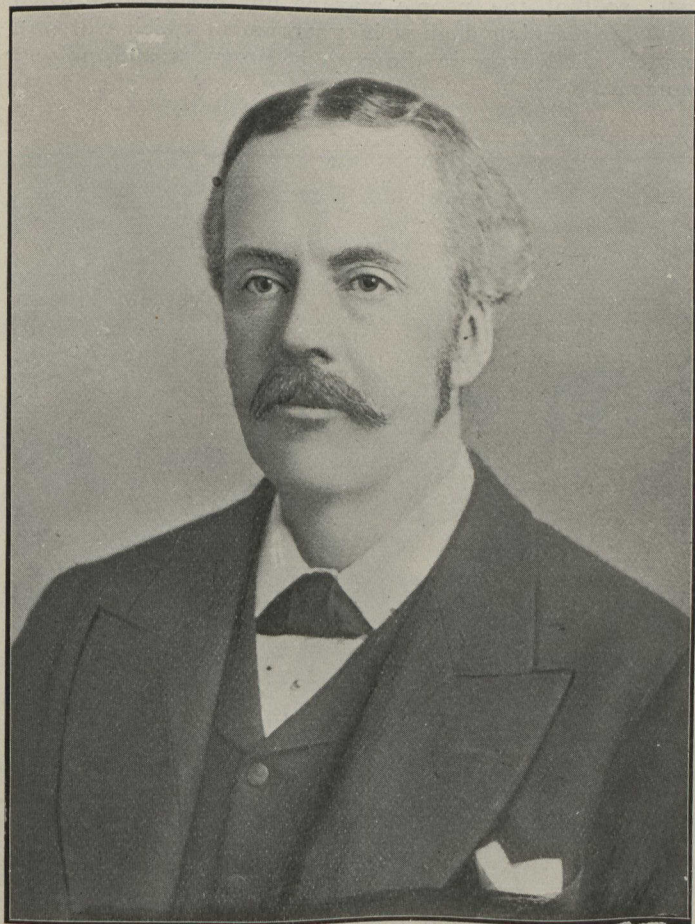


marines and torpedo-boats against the fleet of undrilled transports. Torpedo nets could only be used on vessels built to carry them, which transports are not. In supposing that such a fleet could ever anchor on an English coast, Mr. Balfour purposely left out of account the Home and channel fleets of warships, cruisers, submarines and coast defence vessels, which forever keep guard upon the heart of our Empire. The inevitable conclusion was that such an invasion was practically impossible. It need hardly be added that Mr. Balfour had throughout taken suppositions most favorable to the enemy, and this most of all in taking France as the hypothetical foe, for whatever the difficulties to France, they would be greatly increased in the case of Germany on account of her greater distance from the British coast line. Such a deliverance, in view of the prevalent unrest in Europe, must help to reassure the British Empire that old England is still safe.

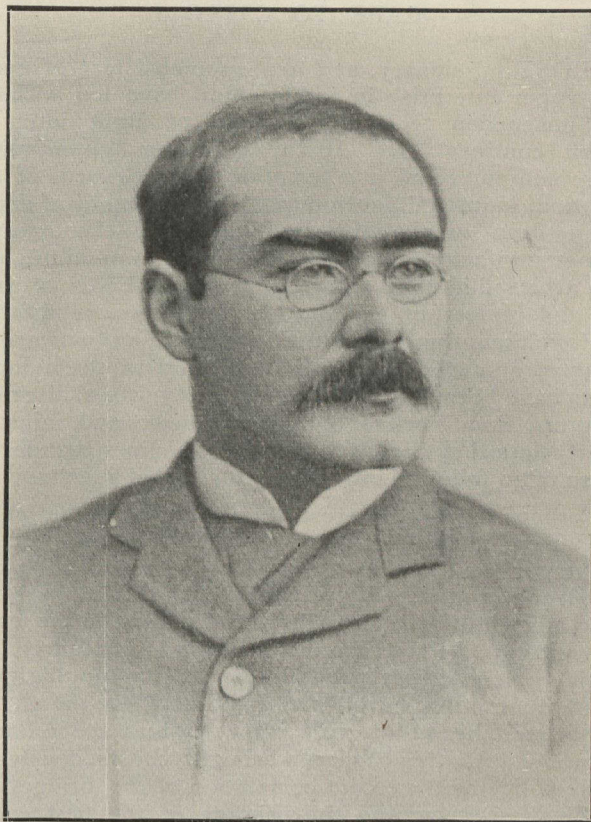
#### KIPLING'S IMPERIALISM.

THAT chief apostle of Imperialism, Rudyard Kipling, has expressed his views on the subject. An utterance from so renowned a man is always of interest.

"Imperialism," said Mr. Kipling, "is nothing else than the realization that, thanks to railways, steamboats, and the telegraph, the distance from the metropolis to the colonies, and from one colony to another, has become very much less than in former times. From this very simple discovery the idea has been formed that it would be possible for all parts of the Empire to come to an arrangement to exchange their products and to sustain and defend themselves with more ease and efficacy than



RT. HON. A. J. BALFOUR



RUDYARD KIPLING

hitherto. That is all. What danger is there in that? You may say, if you like, that the word is badly chosen, and that it is another proof of the English awkwardness which so often gives to exact ideas a name which is not most suitable. Imperialism is not a gospel of conquest. It is in reality the administrative organization of the colonies. The new idea consists in replacing the prehistoric usages of the Colonial Office with a system which would put the colonies in constant (almost daily) relations with the central Government. That has no connection with the Caesarian centralization from which the centre of Europe suffers. The British colonies are, to a degree of which you have no idea, free centres, communities of citizens equal among themselves—I will say even more than equal. Imperialism is a doctrine of conservation. It is necessary for the Anglo-Saxon to keep what he has, to defend it against the cupidity of the greedy who have not yet understood the principle of liberty. Are there not only two great European Powers which are really free, France and England? Well, when people have similar ideas they are very near becoming friends. The two countries have grown side by side, like two trees which have mutually pushed up towards the light. And what gives me confidence in the efficacy of the entente is that it does not depend at all on Government; it has come from the people themselves, at least, such is the case as regards the English." Mr. Kipling, while admitting that the rapprochement of the two most ancient historical enemies in Europe might have been partly brought about by the menacing Caesarism which reigned in Central Europe, said the English people did not want war. He lived amongst the working and agricultural classes, and he knew that they were opposed to war. As an old colonial, who spent much of his time at the Cape, he said they were not afraid of German competition, and America would for a long time yet consume the greater part of its own products.



## CAPE TO CAIRO

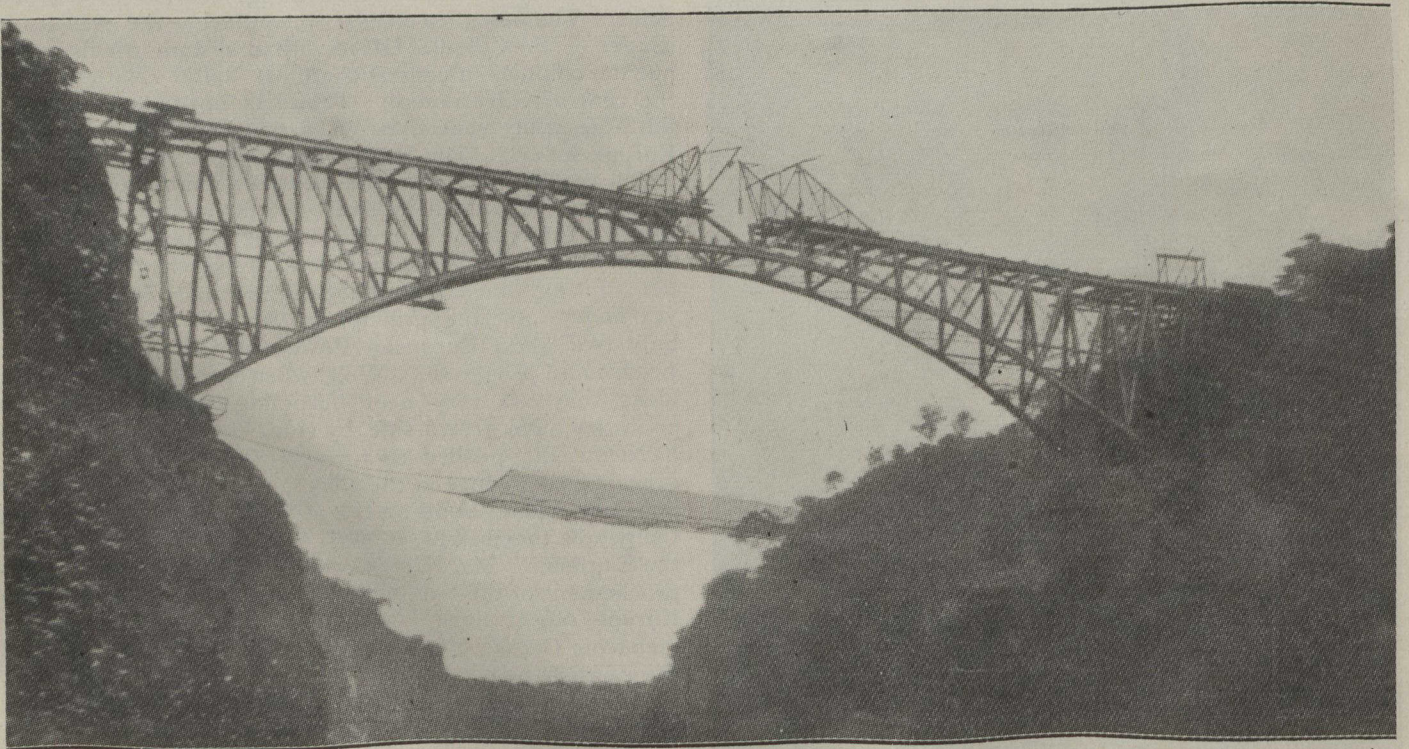
A LOST missionary, and a phenomenal feat of newspaper enterprise in finding him, have led within a generation to letting a flood of light into the "dark continent" of Africa, revealing potentialities before undreamed of, and tempting the vanguards of colonization, industrial development and frequency of depredation from many countries. Some of the greatest engineering feats of modern times, or of any time, have been achieved in that great territory. Spheres of influence and centres of exploitation have been established, and from them there are working outward and onward the forces of so-called civilization. Doubtless these movements have been and are being in many cases disgraced by greed and marked by gross cruelty and injustice; nevertheless they appear to be along the lines that destiny has so often followed in reaching for higher results.

Perhaps the most interesting public work in the scheme of opening up the continent to commerce and civilized industry is the Cape to Cairo railroad, which will, upon completion, connect Egypt with South Africa by a line 5,700 miles in length, or perhaps the longest in the world, unless it may be the Siberian Railway. There has been considerable progress made on this longitudinal highway. About 1,400 miles have been built from the north, and shorter stretches at intervals, some of which are in limited operation. All this has been brought conspicuously into public notice by the recent completion of the bridge over the Zambesi River and the passage of the first engine across it, the general details of which have been given in the news columns of the daily press.

This is the highest bridge structure in the world, being 420 feet high, which is also the height of the Victoria Falls at Danger Point and Boiling Pot. Above the cataract the river is fully a mile wide, but at the cleft in the plain through which the water rushes the width is only about three hundred feet.

## RUSSIA FREE AT LAST

JUST as we go to press comes the news that the long-looked-for relief has come to Russia. A press despatch says: "The Russian people have been delivered from slavery and oppression; the rule of absolutism exercised by the Romanoffs for three centuries has been ended; the Russian autocracy has crumbled and disappeared; and the people have been granted a constitutional government, civil and political liberty, freedom of speech, meeting and the press. The last absolute monarchy among civilized people has thus disappeared, but whether the concessions granted will suffice to calm the inflamed populace at this critical juncture is still a question, though all ordinary political liberties and genuine representative government by a national Legislature, are granted. A constitution itself is not formulated, but the power to draft one is delegated to a Douma, to be elected by the suffrages of all classes. Meantime the great news is not yet known to the Russian people. It will be some time before the tidings can reach the distant parts of the Empire. Every large city except St. Petersburg is now isolated from its neighbors, and cut off from the world at large. The problem of the moment is: Does liberty come too late, or will anarchy reign until the old order of things is completely swept away? The fear is that, in the present excited state of the country, the masses may rush into grave excesses, and demand complete abolition of the tottering Romanoff dynasty, and that the frightful scenes of the French Revolution may find repetition throughout the Czar's realms. We hope, however, that the wise counsels of Count Witte, who is practically Dictator-Premier, and the saner elements of the Government will be quick to see, and quick to act, so that the people may be informed of the great and far-reaching change in government which will ultimately set Russia in the path of progress and enlightenment.



THE BRIDGE OVER THE ZAMBESI RIVER. IT WAS THE LATE CECIL RHODES' DESIRE THAT THE SPRAY OF THE FALLS SHOULD MOISTEN THE WINDOWS OF PASSING TRAINS, WHICH IN HIS WISDOM HE FORESAW



## WHEN OUR TRAILS CROSSED

BY THEODORE ROBERTS

## I.

STROUDE, my guide, pointed through the dusk of the young night to where a splash of red pulsed on the far side of the pond.

"Not our camp," said he. "Ours be furdur along, nort' o' the p'int. It must be Bill's gentleman, sir—Burke by name. Bill were waitin' for him at Badger Marsh Station, when we passed, Monday mornin'."

"I hope he has some dry tobacco, whoever he is," I remarked. Then I slapped Stroude on his flat back. "You are a duffer, you are," I cried, "to leave my kit-bag out in the rain last night."

"Yes, sir; but it were as hard on me as on you," he replied, collectedly.

"Lead on," I said, "and if that son of Irish kings has a pouch-full of baccy I'll beg a load for you—though you don't deserve it."

For another twenty minutes we stumbled along, over hummock, peat, moss and naked rock. Stroude led, feeling the way with moccasined feet. I followed at my best pace, with my field-glasses punching my ribs, and my rifle numbing my arm. At last our tent loomed white from the brown dusk. Stroude immediately set about building a fire with material stored ready under the flap of the tent. I discarded rifle, cartridge-belt and glasses, and struck off cautiously for the camp-fire of the stranger. The course skirted the quaking margin of the pond, and where the point thrust into black water, I left the shore and climbed a knoll of tumbled granite and juniper-shrubs. From there on the red glare of the fire lit my path—fitfully, it is true, but well enough for my purpose.

I FOUND Burke reclined at full length just beyond the scorching of the fire. His guide, Bill Kean, squatted opposite, with a sheath-knife in his right fist, and the handle of a long-tailed frying-pan in the other. The tent stood to the west, back of a thicket of leafless birches. Intent on this picture of comfort, I stubbed my toe on a knob of rock, and reeled upon their vision unexpectedly. Bill Kean let go his hold on the frying-pan and bolted into the tent. Burke sat up and grabbed me by an ankle.

"What the devil?" he inquired, gripping with huge fingers.

"Beg pardon for startling you," I said. "I saw your fire and came over to—to chin a bit."

"I beg yours," said Burke, loosing his hold. We saw your camp as we came along. Wondered who it was. He turned to the tent: "What are you looking for, Kean?" he inquired.

The guide crawled out.

"De salt," he said. "Deer meat needs salt, sure!"

"Pull the pan out of the fire and start over again," said Burke.

I took a seat on the corner of his blanket. "My name is Patterson—Charlie Patterson"—I volunteered.

"Mine is Burke. I'm glad to see you. What luck have you had?" replied the stranger.

"Poor enough," I confessed. "I've been in here five days with old Paul Stroude, and haven't taken one head yet. I'm getting particular. I want forty points, at least."

Burke nodded. I looked him over by the ruddy light. He was one of the biggest men I have ever set eyes on—fully six feet six and wide and thick in proportion. He wore a dark flannel shirt, trousers of home-spun, and high-legged moccasins. His hair was close-cropped, and his beard was trimmed. I rubbed my two weeks' growth on chin and jaw, and wondered if it looked as disreputable as it felt.

"Have you any tobacco?" I asked.

"About a pound more than I want," he replied; "and you are welcome to it. Have you any tea? That ass Kean forgot to remind me to bring it along."

"Enough for both of us—and condensed milk, too," I assured him.

"Come over and grub with me, and carry what you want back with you."

NEXT morning we shifted Burke's tent over to within five yards of mine. We pooled our provisions, tramped the great barrens together every day for a fortnight, and swapped yarns every night by a common fire. Though Burke was my senior by fifteen years, we were both congenial companions. We had both seen a fair amount of the world. We had both written instructive articles for the *Field*. We were both possessed of modest incomes, which enabled us to wander, free as vagabonds, by unfrequented trails.

One evening Burke waxed sentimental—or rather anti-sentimental. We had each killed a stag that day, cleanly, at respectable range; and, to my mind, the time was for tales of adventure and former bags. But Burke had no sooner bolted his supper and filled his pipe than he warned me against the wiles of women.

"What on earth are you driving at?" I inquired. "D'ye think I'd be squatting in the wilderness with three savages if I were that kind?"

"But you are young," said Burke, "and have a reckless eye. Come, now, I'll bet you a sovereign, even money, that you marry before you're thirty."

"In five years!" I exclaimed. "My son, I take you! A quid is always welcome."

Burke was not convinced. He produced a note-book and persisted in reading aloud a most depressing set of verses. They were about the cruel shackles of love, and that sort of truck.

"You'll never sell those," said I.

He looked at me with sorrowful eyes.

"Do you think I'd try to make money out of my heart's blood?" he inquired.

"Most of it is made out of someone's heart's blood," I replied. "But tell me, how many editors have rejected that poem?"

"Editors are duffers," replied Burke, with some heat.

"Let us talk about the big fish you have caught, or you'll be telling more lies," I said.

Six days later we parted on the deck of a little steamer bound for Liverpool.

"It is not likely that our trails will cross again," said Burke; and I abominate letter writing. But good luck to you old chap, and—and don't forget what I told you."

"About Blank & Bang's smokeless powder, or the new fly for sea-trout?" I inquired.



"About the women," he said, reprovingly.

"Oh! well, good-bye and good hunting," I replied, quickly.

We gripped hands again, and then I raced across the gangway just in time to get ashore.

## II.

**D**URING the next three years I found good sport in a dozen regions. I claimed the cataracts of the Demerara and the Essequibo, with death roaring along the gunnels of my dugout, and my one chance for this life against ninety-nine for the next in the hands of my stolid bucks. In the bush of Dutch Guiana, in the bungalow of my friend of the French Gold Mining Company, I examined my pyjamas every night, and my breeches and tunic every morning, in search of scorpions. My provisions ran short in the unmapped wilds of New Brunswick. I landed a thirty-pound salmon on the Exploits. I sprained my ankle in Labrador, and for three weeks reclined in the skin wigwam of an Esquimo hunter. Then a flattering letter from an editor lured me to New York, and I found myself camped in a suite of steam-heated rooms, and hopelessly committed to the strange task of writing a dozen articles at one hundred dollars apiece. At first I found the toil of building up the endless paragraphs of those articles more fatiguing than a five-mile portage in the wilderness. I purchased six makes of fountain pens before I realized that the inspiration had to exude from the hand and the head. But I sat tight at the job, unshaven and unadorned, and in time got the hang of the new trick. After that I found the scribbling of a page to be no more serious a matter than the resining of a canoe.

**I** FINISHED article No. 5 at an early hour of a Thursday afternoon. Then I shaved with care, clothed myself in a glory that was more modest, though in better taste, than that of Solomon, and walked out to see the town. My heart was light.

"With good luck, I'll be out of here in six weeks, and safe in Pat Doolan's shack, on Dead Wolf, before the May flies are ready," I mused. "Then I'll fish the Gambo ponds and strike overland to Nogg's Tickle for the August run of sea trout."

"Bless my soul if it isn't young Patterson," exclaimed a big voice, and I found my shoulder in the grip of a huge, grey-gloved hand.

"Burke!" I cried. "And in New York! And in a topper and frock coat, too!"

"Come along," said he, "I know a quiet place where the liquor is above criticism. The trail thereto is wide and straight, and can be followed in even the tightest of patent leathers."

He glanced down at my feet.

"They are number nines," said I. "You don't expect me to wear skinnywoppers on Fifth Avenue, I hope!"

We found the haven of rest without any trouble, and an Indian-footed waiter, in evening clothes and a turned-down collar, brought us of those liquors above criticism.

"And now," said Burke, "what are you doing in New York?"

I told him of the order from the discerning editor.

"And what are you here for?" I asked.

"Nothing in particular," he replied, fingering his glass uneasily.

"Just landed, I suppose?"

"Not yet—that is, I've been here for a week or two."

His manner rubbed up my curiosity.

"You don't look like the same man," I said. "There's a light in your eye—yes, and a note of frivolity in your demeanor that I don't remember. You've not foresworn the open road, have you?"

"Not at all," he replied, without fervor.

We dined together that night, and told our several adventures. But he began to fidget over the coffee and cigarettes.

"Look here, Patterson," he said, in the middle of my narrative of the death of the big salmon, "if you don't mind we may as well jog around to Washington Square and see those people."

He didn't look me in the eye when he said it, but examined his watch with a concentrated gaze.

"Those people! What people?" I exclaimed.

"The Langleys. Didn't I tell you about them?"

"No. What about them?"

"They are charming people," he said, looking into his coffee cup as if he expected to find something worth while at the bottom of it. "I met them in Norfolk—and in London. The major is a delightful old boy."

"Oh, an elderly couple," I remarked.

"Yes—and there's a Miss Langley," replied Burke.

**A** CAB was called for us, and we drove in silence to Washington Square. I noticed that the boy in buttons did not request our cards or our names, but reached up for Burke's hat and coat with the air of an old acquaintance. The big sportsman stooped down.

"Many people here yet, Jinks?" he whispered.

"No, sir, and Mr. Van Wint aint here yet, neither," replied the boy.

I felt my tie with cautious finger, and brushed a flake of cigar-ash from my spotless chest. "What rot it is!" I thought, "but, thank heaven, claw-hammer and patent leathers will soon be among the moth balls again!"

Homesick for the wilderness—for any wilderness—I stepped into Mrs. Langley's drawing-room. The major wore an eye-glass, and a row of little black loops of silk across one lapel of his coat. Similar loops are on a coat at home, treasured by my mother, and the medals that so bravely hung from them on state occasions—"Alma," "Inkerman," "Sebastopol"—rest now under a glass case. The sight of those indications of military glory was like a word from home. I pressed Mrs. Langley's plump fingers with a cordiality that surprised her. Then I turned and looked into the clear eyes of the daughter; and, quick as you'd pump a cartridge from the magazine into the breach when your quarry gets the wind from you, I saw Burke's reason for dwelling in New York.

**L**ATER, when the rooms were filling, I cornered Burke.

"They are English people," I said. Burke nodded.

"What was the Major's regiment?"

"The Forty-fourth during the Crimea."

That had been my father's regiment. So the Langleys and I would have something of common interest to talk about, after all.

"He must have married late," I remarked.



"Yes," replied Burke, "and his wife is twenty years his junior. Marjorie is just twenty-two."

"Marjorie?" I queried.

Burke blushed.

"Miss Langley," he said.

The big Irishman's infatuation was evident to anyone with half an eye. He plowed along in Miss Langley's wake like a battleship after a destroyer; and whenever he got alongside he seemed to have a good deal to say, and not much tongue to say it with. I noticed that a chubby little man with tired eyes and a yellow mustache was keeping himself pretty busy by cutting in between Burke and the lady. I knew him for Mr. Van Wint without being told.

"What fools they are making of themselves," I thought.

Six weeks passed, and the last of the twelve articles for the editor of the *Sportsman* was finished. Burke, without a word of explanation (to me) packed his duds and went away; and Miss Langley looked self-conscious and remorseful for days. Still I tarried in my suite of steam-heated rooms. April came, and May—and then the Langleys decided to return to their home in Norfolk. Van Wint, too, began to plan a trip across the Atlantic. I heard him mention it to the Major, who took the information kindly. In a funk—a blue funk—I sought Marjorie. I found her at the piano in an empty drawing-room.

### III.

MY canvas canoe (not of the folding variety, you may be sure), Canadian built, on the Milicete model, lay under the bank, just out of my sight. The grey dawn was spreading behind the bleached forest along the railway. I stood among the white stumps beside the track, with my coat buttoned to my chin and my hands in my pockets, waiting for the express from Bay of Islands. I expected a half-bag of hard bread, two pounds of tea, ten pounds of bacon, six tins of butter and six tins of condensed milk—for the fishing on Indian Brook was too good to leave for another fortnight. Presently a faint murmur reached my ears from the westward. I turned and shouted the news to the hidden craft in the misty stream.

"Don't let it run over you," replied a sleepy voice.

Just then the engine rounded a shoulder of dead forest. I scrambled to the top of a stump and waved my arms frantically. I knew that the porter of the dining-car would be on the lookout, ready to heave the provisions at me as the train rolled by.

To my astonishment the express squealed and ground to a standstill, and gently disgorged not only my parcels but a dunnage bag, a bullock trunk and the huge body of Burke. Then it snorted, shouldered ahead, and tore past me with a flashing of sleepy faces at the windows of the third-class carriage.

Burke stood beside his kit, with one boot in his hand and the mist of Pullman slumber still in his eyes.

"Good morning, old vagabond," said I.

"Patterson, as I live!" he exclaimed.

"Why, how did you know I was coming?"

"Not guilty," I replied, as we shook hands. "But who told you that we have a camp on Indian Brook?"

"No one. I didn't know," he said.

"Where are your man and boat?" I asked.

He shook his head.

"Thought I could find what I wanted right here," he confessed.

I possessed myself of his right elbow.

"Then you must come with us," I said. "My wife is over there in the canoe. We'll hide your kit, and send Stroude down for it to-morrow."

"Your wife! I didn't know you were married!" he said reprovingly.

"It happened last year," I told him. "If I'd known your address I would have claimed you for best man."

That, of course, was a lie.

"Who is she?" he asked.

"She was Miss Marjorie Langley," I murmured guiltily. I wondered if he would slay me on the spot, or throw himself into the stream. I held my breath, and clutched the bacon to my heart, hoping that the latter course would strike him as the most suitable.

"You are a lucky dog," he said heartily, "and I'll come along; but, see here, you owe me five dollars."

"I'll pay you when we get to camp. Marjorie has the purse," I said.

"Hurry up," called a voice from the river. "I've a cramp in my elbow and two in my knees."

"Right, oh!—and I'm bringing Mr. Burke," I shouted. "Of course she doesn't believe me," I added, turning to Burke.

"But she won't mind," he whispered, "for she always considered me rather a—well, rather a joke."

## WORLD AFFAIRS—Continued from Pg. 52

### IN CENTRAL AMERICA

THE comic opera revolutions which convulse the Latin Republics of Central America have formed the basis of many a good story. This time it is not a revolution but an amalgamation which seems destined to happen. Costa Rica and Panama may before long constitute one State, much to the strengthening of the situation and the joy of lovers of peace. While the United States has practical jurisdiction over Panama pending the completion of the canal project, the periodic uprisings which are chronic in those latitudes would tend to disturb operations, and necessitate the quartering of American troops in a notoriously unhealthy country. The fusion of the two States, with Uncle Sam as a guardian to the new Commonwealth, would clear the air and probably be of benefit to all concerned.

### AN EMPEROR'S TROUBLES

EUROPE is seldom quiet for long. Our readers will remember that in the September number we spoke of the seeming peace which brooded over all the world. Again the waters are troubled; the dual kingdom of Austro-Hungary being the scene of uproar. The polyglot nationalities which comprise Emperor Franz-Josef's subjects are the most turbulent in Europe. Each seems bent on exalting itself at the expense of the others. Austrians, Croats, Magyars, Bohemians, Germans, Slavs, Roumanians, are in continual strife through racial jealousies. Many crises have been avoided by the conciliatory methods and diplomatic skill of the unhappy, lonely old man who holds the Dual sceptre. The refusal of the Emperor to allow the use of the Magyar tongue in the Hungarian regiments has precipitated the present crisis, which has been used to bring up many more vexing questions. Francis Kossuth, son of the Hungarian patriot, is at the head of the movement. The weakness of the Magyar position is that they are outnumbered, as they comprise only 45% of Hungary, and have arrayed against them the other 55% and a solid Austria. It is unlikely



that anything definite will result. The aged Emperor cannot live many years, and at his death the dual kingdom will probably crumble to pieces. When that happens, which all Europe is awaiting with dread, a real crisis will arise such as has not troubled Europe for a century. In the meantime discontent simmers steadily.

#### MORE RUSSIAN HORRORS

THE world has grown so used to stories of Russian atrocities that too often they fall on dull ears. In February last an outbreak occurred at Baku, arising from a Tartar outrage against an Armenian. A racial war broke out, and the civic authorities appear to have made absolutely no attempt to restore order. On the

contrary, the brutal Tartar soldiery were allowed to riot, burn, kill and rob. The Armenian question, according to Russian officialism, was best to be got rid of by getting rid of the Armenians. The massacre lasted for some days, and has broken out at intervals with renewed brutality and fresh atrocities. The whole country has been terrorized and all industries and commerce paralyzed. The great oil industry, in particular, has been utterly destroyed, oil-wells, pipe lines, tanks and refineries, all have been burned. Oil is the only fuel used on the railways and steamship lines converging at Baku, and the destruction of the oil industry has stopped all traffic. This terrible state of affairs has existed for three-quarters of a year. A callous Russian Government looks on unmoved, and the world rushes on with its business, too busy to heed the despairing cry of a dying people.

## CANADIAN MANUFACTURERS IN ENGLAND

THE summer of 1905 will long linger in the memory of the Canadians who comprised the two or three hundred members of the "Canadian Manufacturers" trip to the Old Country, as a red-letter occasion.

Assuredly there was nothing to complain of in the reception tendered Canada's representatives, who were everywhere shown the most courteous and flattering attention.

The arrival in England was royally announced in the reception tendered by King Edward at Windsor Castle to the Canadians, and throughout the visit the same courteous consideration was shown.

It was practically the first opportunity England had had to entertain any delegation from Canada, and while no doubt, in the future Canadians will be visiting England as in this case, in what might be termed a partially official capacity, yet a repetition will hardly have the same significance, and will not create as wide an interest.

Our illustrations will convey some idea, to those who did not participate in the trip, of a small part of the entertainment. Sir S. B. Boulton and Miss Boulton, who

were amongst the first to tender a reception to the Canadians, have a beautiful home, "Copped Hall," near Hertfordshire, a few miles from London, where a garden party was held shortly after the arrival in England.

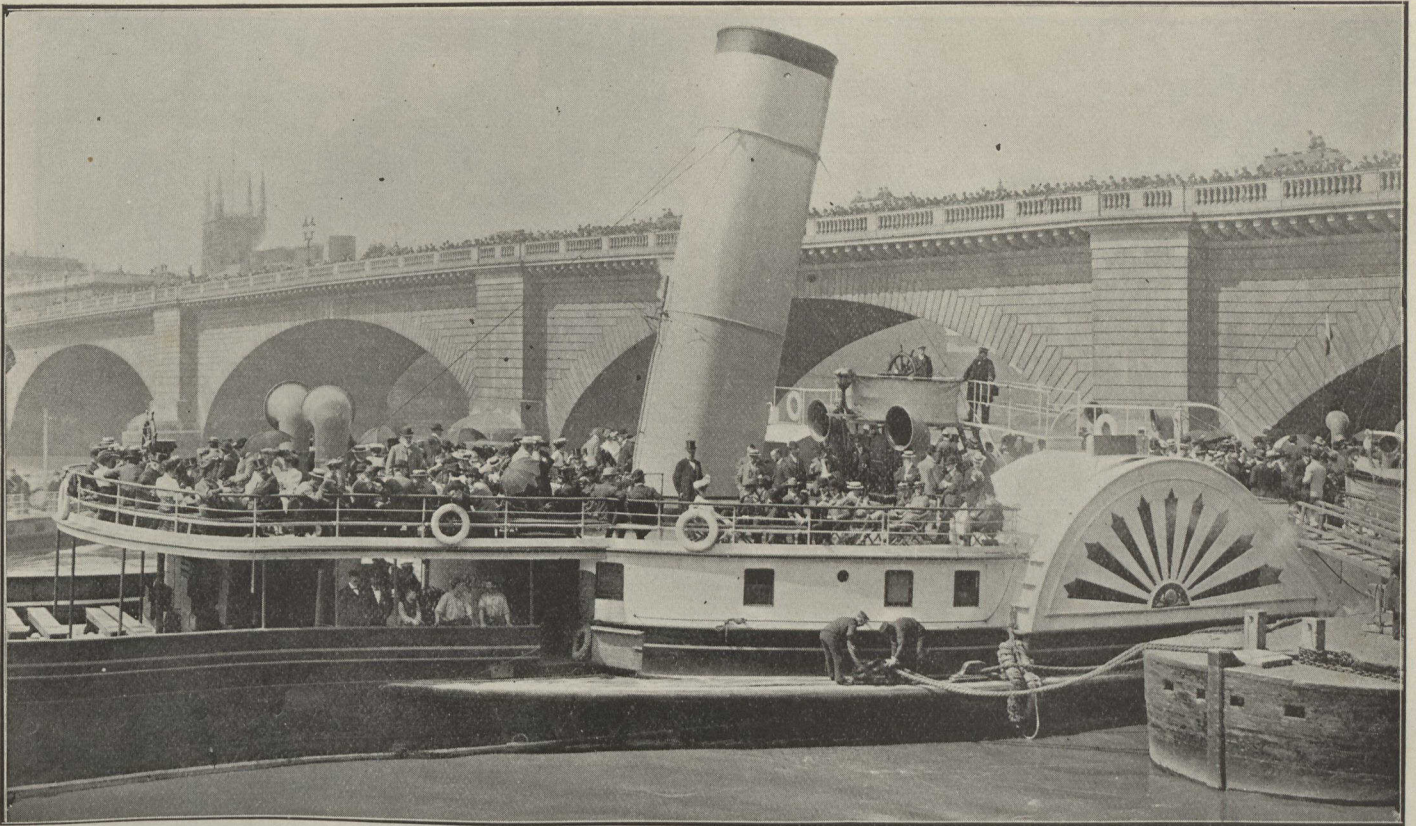
The visit to the Royal Arsenal at Woolwich was an interesting event. The illustrations show the boat about to leave London Bridge, and the trip down the river.

With sunshine overhead, London before them, and their boat ploughing through the waters of the river Thames, there seemed little else to be desired as a novel experience by the travellers.



CANADIAN MANUFACTURERS IN ENGLAND. GARDEN PARTY AT "COPPED HALL," THE HOME OF SIR S. B. BOULTON



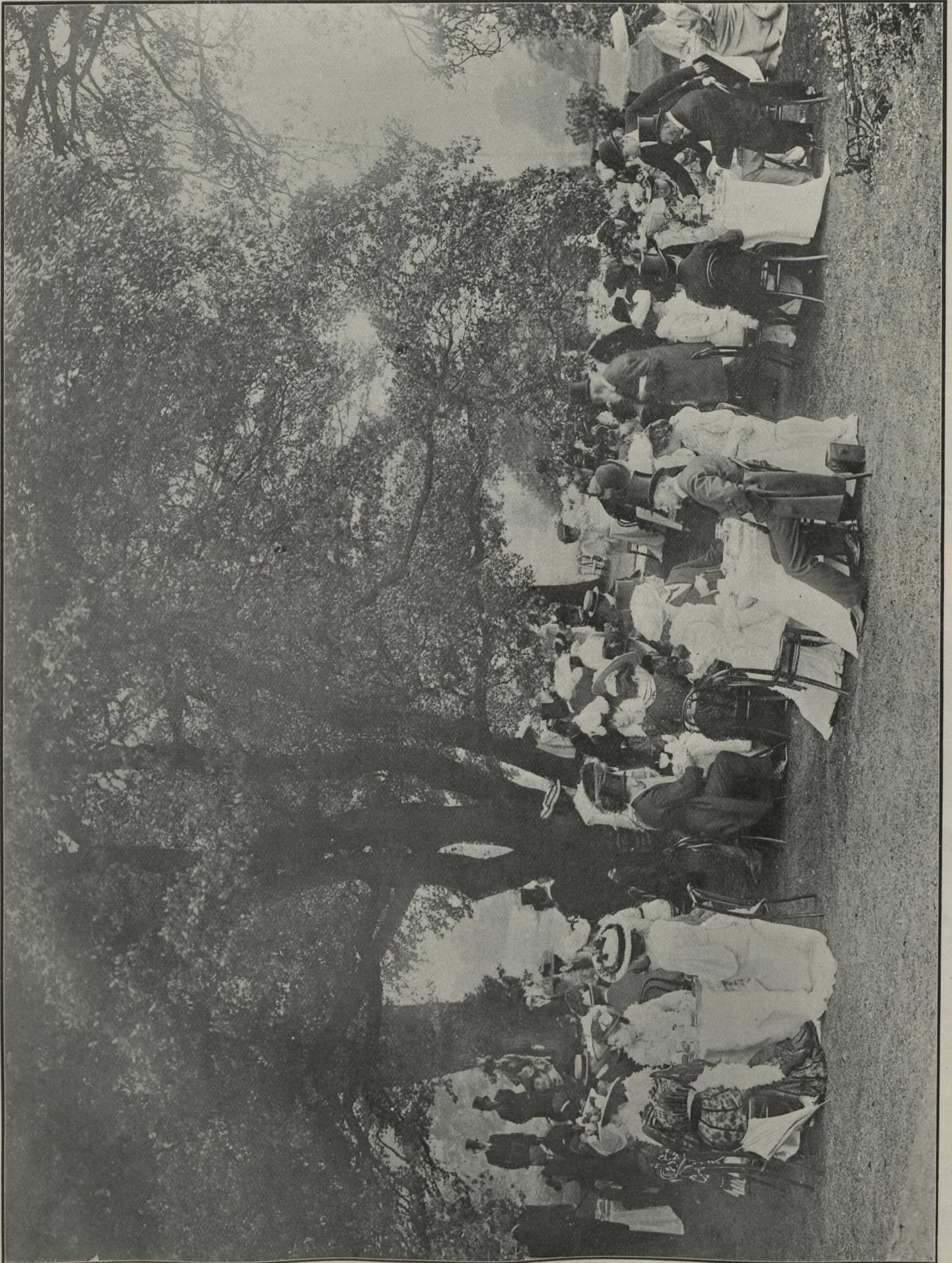


THE TRIP TO THE ROYAL ARSENAL AT WOOLWICH. LEAVING LONDON BRIDGE



CANADIAN MANUFACTURERS IN ENGLAND. THE TRIP TO THE ROYAL ARSENAL. SAILING DOWN THE THAMES





ANOTHER VIEW OF THE GARDEN PARTY GIVEN IN HONOR OF VISITING CANADIANS BY SIR S. B. BOULTON AND MISS BOULTON, SHOWING SIR S. B. BOULTON, WELL KNOWN IN CANADA, CONVERSING WITH HIS GUESTS ON THE LAWN



## 'T WAS FATE, DEAR

BY E. J. CARMICHAEL

## CHAPTER VII

"NEVER mind, old girl; if she were here she would tell us to do it," replied Nora, and these things are worth little after all in comparison to Blanche's health. They ought to bring in a fairly good sum; enough to rig her up and get her away, and then Hazlewood will sell for a lot by-and-by. Cheer up, Gretchen, we will be quite recompensed if only she gets well."

"Yes, of course, we will. Oh Nora! there's the door bell; who on earth can it be? Don't let anyone in, whoever it is."

Then she went to dash cold water into her eyes, and back to her chair, where she propped her aching head on her hands in order to think—ashamed of her momentary weakness.

"Gretchen," said Nora, bursting into the room, "who do you think it is? Mr. Shortreed come to say good-bye."

Gretchen gazed at her for a moment like one in a dream; verily, "the stars in their courses were fighting against her."

"Very well," she said resignedly, "I will see him."

"Do go and change your dress and smooth your hair first, dear, you look like a crumpled cabbage-leaf."

"I don't care," said Gretchen, "He shall see me just as I am. Will you stay here, Nora? One of us must be near Blanche."

SHE went downstairs; a sudden half-formed resolution going on in her mind. No one could have been kinder or more tactful than Stephen Shortreed. He had completed all arrangements for his return home, but felt he could not go without a last look at Gretchen, and a renewal of the offer he had made urging her gently and unobtrusively to change her mind at any moment should she so will.

Gretchen looked into his eyes with her candid ones, and told him frankly of the difficulties she was in; her need of money; her helplessness—but if he really wished it, and was satisfied, knowing her terms, she would consent to his proposal and try to be a faithful, dutiful wife.

"Take me or leave me, just as you please," she said in a low, half-shamed way.

"Then I will take you gladly, thankfully, my dear," he answered; "and trust your heart to follow your hand by and by."

The next day she got a note enclosing a handsome ring and a cheque for one hundred pounds.

"This is a little irregular, perhaps," the note said tactfully, "but I know you will accept it, because it is right to do so, and will make things easy for others, and insure me my prospect of taking my wife back with me when I go a month hence."

And, though her cheeks burned and her heart was hot within her, poor Gretchen used the money and made every arrangement, praying inwardly that her sacrifice of even pride itself might not be in vain.

Within the next three weeks everything was done. First, the packing of all trifles too precious to be left to strangers, and arrangements for Hazlewood to be let furnished, with a prospect of buying, if satisfactory.

Many a blinding tear did the poor girls shed over each little token, each well-loved home article and picture dusted and left behind; but so quickly was everything obliged to be done, so much accomplished in getting Blanche and Nora ready for their trip, that though they had plenty of help, Gretchen had no time to think. In two weeks time they were ready, and then a quiet little ceremony was performed at Hazlewood one evening, and Gretchen became Mrs. Stephen Shortreed, and went away with her husband for a few days, leaving Nora and Blanche in readiness to depart for Denver, Colorado, next morning, under the care and chaperonage of one of their mother's oldest friends, who happened to be going the same direction.

A WEEK later she joined her sisters again, and was delighted at the apparent change for the better in Blanche. They were to spend a short time together in order to assure Gretchen that all was well with her sister before her departure to England. Certainly the place appeared to have wrought wonders even in one short week. Blanche's appetite was improving, and she had lost her great langour and inertness, and seemed to take much interest in what was going on about her. She was in the best of hands, and they had most comfortable and picturesque quarters, where Blanche could live out in the open air and get quantities of fresh milk, which seemed bound to nourish and strengthen her. Nora turned suddenly from a heedless girl into the tenderest and most womanly of nurses, assured Gretchen that she need have no hesitation in putting the ocean between them. She would watch Blanche so carefully, and there would be letters and a speedy reunion when she (Gretchen) had once been over to get to know her husband's people, and settle into her own home, for Stephen had promised her that he should come back within a year to make sure of Blanche's welfare.

All the same poor Gretchen's heart was in her mouth at the idea of leaving her sister so soon after such a dreadful illness, and not all the kind letters from Stephen's people, nor the many loving attentions from his devoted hands, could compensate. Sometimes she would steal away by herself and lie for an hour trying to work off the terrible depression that was creeping, like a deadly sickness, into her life, and it was not alone her fears about Blanche and her homesickness in leaving Hazlewood; the new relations between herself and Stephen were awful to her. She realized at last, that between husband and wife the most perfect love must exist to make such close alliance even bearable; her marriage meant to her loss of freedom; worse, loss of right to desire for it. Stephen was kindness itself, but he was not a companionable man, and though she would want nothing in the way of luxury and care, there was no heart-to-heart comradeship; he was a man who must ever live in books and letters and politics and plans. The little trivial matters so dear to a woman's heart did not interest him; it was always an effort, even at this early stage, to listen patiently to lesser things. Gretchen saw it, and gradually hid them away and kept them down that she might not weary him. She knew then that she must live her life alone, while seemingly she possessed all that could be desired.



OF Hugh she dare not trust herself to think. The night before her wedding she had received a small box and a note, one contained a beautiful necklet of rare and priceless pearls, small and well selected, with a pendant of one large diamond surrounded with pearls. The letter read as follows, but she could have borne better a poisoned missive, on the opening of which her heart had been stilled forever:—

“DEAR GRETCHEN,—Perhaps, even in your happiest moment, you will be glad to know that the accompanying gift represents part of my first result as an author. That my book was accepted at all I owe to one whose gentle council and sweet encouragement brought me success; therefore, there is more in my heartfelt wishes for her happiness than can possibly be expressed. God bless you little girl and give you all that you deserve, then you will be rich indeed. When you think of me at all, remember there is no one who will ever value you more than

Your old friend,  
HUGH BRONSON.”

Gretchen bowed her head low over the little box, and laid it away at the bottom of her huge trunk, too sick and suffering to even write her thanks. But that night, though she felt it might be the last in which she could sob herself to sleep amongst her pillows, no tears came to her, though she longed for them, and a sort of stoical calm, a never-ceasing ache, took possession of the girl which threatened to rob her of all her brightness.

And, after all, her sacrifice was in vain. Two days from the time Gretchen arrived in Denver, Blanche was again seized with hemorrhage, and this time she did not rally, but sank quietly away, and was claimed by the angels, one of which she had been herself, even in this mortal life.

It seemed cruel, cruel, and for awhile Gretchen was stricken dumb in her anguish.

She did not even pray, for she thought God had forsaken her, until, in the relief of long-needed blessed tears, a still small voice came to her, reminding her that He who is all-loving, all-merciful, does not send pain, but love only, that Christ, “who bore our griefs and carried our sorrows” cannot wound, but never fails to heal, and that because of Him we shall all have our own again, when this life gives place to a higher life of peace and joy and immortality.

## CHAPTER VIII

FIVE years make a very great change in most lives, and certainly this was the case with the principal characters in our story.

Hugh Bronson became a famous author, whose books were looked upon as being strong and influential, and worthy of deepest thought. Their circulation was so widespread that his fortune as well as his name was assured, and though it came too late to win for him what beyond all else he had craved, he at least was in his right groove and loved his life-work, giving up all his time and thought to what he hoped was for others benefit, as well as his own, and he was quite unconscious that another suffered through his success coming too late.

As for Gretchen—who shall say that she was not happy. She lavished abundant affection on two children who were sent to her; spent as much money as heart could desire on charitable deeds, which endeared her to the

people amongst whom her life was spent; ruled her husband's home with a gentle dignity and gentleness that went far to help in his splendid political career, of which she was very proud. By the death of his father they were now Sir Stephen and Lady Shortreed, and few were so popular and widely respected. Their home was a rendezvous for the very noblest and most cultured of English society.

Nora, much to her own and everyone else's astonishment, married a young minister of sterling character, with a comfortable income and lovely country parish, and settled into an ideal clergyman's wife. Nora often pondered over her sister's changed and saddened life—for she had grown so tactful and womanly herself since Blanche's death that she read between the lines pretty well, and something told her that Gretchen missed more in her English home than all the wealth and lavishness of the world could buy. One night between the funeral and their embarking for England she had found her in a dead faint in her room. Stephen was out at the time, and Gretchen had been writing, and a half-finished letter was on the table; and, as Nora, after administering restoratives, turned to put away the writing materials, her eye had caught the words at the top, and she saw it was Hugh's letter of sympathy she had been trying to answer. She herself offered afterwards to write and thank him for both that and Gretchen's wedding present—and her offer was gently but gratefully accepted. This, and the observation of how little real comradeship existed between Stephen and his wife, led Nora to understand pretty well that her sister's wound lay deeper than in the loss of her dear ones and the old home—and she alone yearned over Gretchen, who made Stephen so good and true a helpmeet that he even forgot that he had ever had a rival.

Therefore, since the night they had parted on the dear old lawn at Hazlewood, Hugh had never heard a word from Gretchen, and at last, when five years were over, and he was on his way to Australia to find fresh fields for his labor, he decided to see her, and look one last time upon the face of her whom he ever thought of as his “load star.”

He called quite naturally one evening at the pretty house in one of Devonshire's loveliest parts, where, for the summer, the Shortreeds were staying. He found her the same fair, sweet Gretchen he had known—slight and girlish still in form, but with a sad droop about her mouth, and a pathetic look in her eyes, which somewhat startled him. She had, indeed, suffered—that he knew—but surely by now—with all that heart could wish—she was—she must be—happy. Sir Stephen, she explained to him, had been ill for some time, and was convalescing down here in this beautiful place with her as nurse. No one happened to be with them just now, not even the children; they were quite alone except for the servants; but her husband occasionally needed just such a rest after the whirl and work of his busy, active life—and of late he had not felt up to seeing anyone—so she made his excuses.

Her manner was very natural, and full of interest, as of yore, in his books—his future—everything of which he spoke; but, somehow, in a way that puzzled Hugh sorely. She had the look of a hunted creature when her eyes met his, and he almost felt as if she was afraid of him. He plied her with questions in his old delightful way; asking about her life, her daily interests, the children, all that would draw her out, and though she spoke of her blessings, and not at all of her sorrows, he missed something, and longed to chase away this strange shyness of timidity.

“Have I changed much?” he asked suddenly, as if to satisfy himself at the alteration he saw in her.



"No, Hugh, not a bit," said Gretchen, looking up at the strong, rugged face with a smile, "and you are the splendid author I always knew you would be. It is so good of you to send me first copies of your books, and I must seem ungrateful never to write and thank you; but I knew some day I should be able to tell you how I felt about them, and, you know, I always was a bad correspondent."

"No thanks have ever been necessary from you to me, Gretchen; you have inspired those books—never forget that."

"Will you be long in England? Shall you come to see me sometimes?"

The old impulsive Gretchen, who never stopped to think.

"I am sailing for Australia to-morrow; but, surely, old friends as we are can meet in spirit, even though it is necessary that they should live far apart."

"Necessary?" queried Gretchen.

"Yes, for reasons I can never explain to you. Trust me, Gretchen, still—will you?"

"Aye, till death," answered Lady Shortreed solemnly.

"Oh, Hugh, I am so proud of all that you are—just what I knew you would do you have done; but need you go so far away?"

"It is best, dear," he said, and for one instant he met the dark eyes with a look which she could not fail to understand.

"I am glad to have seen you," he went on, rising and turning away; "as sweet, as lovely, as happy as I could wish; one dream of mine, at least, has been fulfilled."

"And mine regarding you is realized, too," said Gretchen, softly; "so we have much for which we may thank God."

Once more they met, those two—and it was only a few hours later—for as Hugh Bronson reached his hotel after a long tramp, he noticed a lurid glare in the sky from the direction where he had been earlier in the evening. He saw at once it was a fire, and something, either the very sweetness of being able to watch over her, or the remembrance that her natural protector was ill at present, constrained him to retrace his steps and make sure that there was no danger for the woman he loved.

When he first started out he felt it was not likely to be the house in which his interest lay. There were other residences around it, and any one of them might be prey to the flames that were growing higher all the time; but, as he drew nearer, he found that, indeed, his fears were not groundless, and he heard amongst the crowd, that was soon jostling and hurrying in the same direction, that it was Sir Stephen Shortreed's house that was on fire.

How he got there after that he hardly knew, but his feet became winged, and scarcely twenty minutes from the time in which he had noticed the glare found Hugh on the scene of action.

The house which the Shortreeds had taken for the summer months was one of the smallest of two or three different country residences Sir William had possessed throughout the British Isles for shooting and fishing and other advantages. It stood in good grounds of its own, which at the back led down to a splendid trout stream, the great inducement for keeping such a remote spot in his possession.

The garden at the front and side was but a small one, and a high brick wall divided it from the adjoining property. Immediately above this wall was the turret of the house, which gave it a picturesque and castle-like appear-

ance; and in this turret Stephen had taken up his abode ever since his illness and arrival at the place, because it was high up and afforded a delightful current of clear, fresh air, and view of the surrounding country. Hugh found the grounds now thronging with people. Sparks were flying in every direction; busy firemen and white-faced spectators hemmed him in on every side; but as he made his way through the crowd he saw the chief cause of all the excitement which was visible on the faces around him. The fire had evidently started in the downstairs part of the house—and up in the window of the turret-room, towards which the flames were now bursting, two forms were visible.

His heart seemed to stand still and horror thrilled him, as he saw that they belonged to Gretchen and her husband. She must have gone up to awaken him on finding their peril, and in some way her egress was cut off. No ladders could be placed, as the room, which jutted out oddly from the rest of the house, was, underneath, a seething mass of flame. Neither could they drop, for the same reason. Hugh surveyed the situation for one short instant. Then, calling to some firemen near, made his way through falling timber and broken glass to the side-entrance, where, with an immense coil of rope upon his arm, a stalwart member of the brigade was evidently meditating taking his chances through the belching smoke and tongues of fire shooting out of the door.

"Once get clear of this hell," he was saying loudly, "I can reach the back staircase, I guess—but how to get through without being smothered."

"Give it to me," said Hugh Bronson, and lend me your helmet"—turning to another man close by—"I have no one belonging to me—give place there—I will make the attempt."

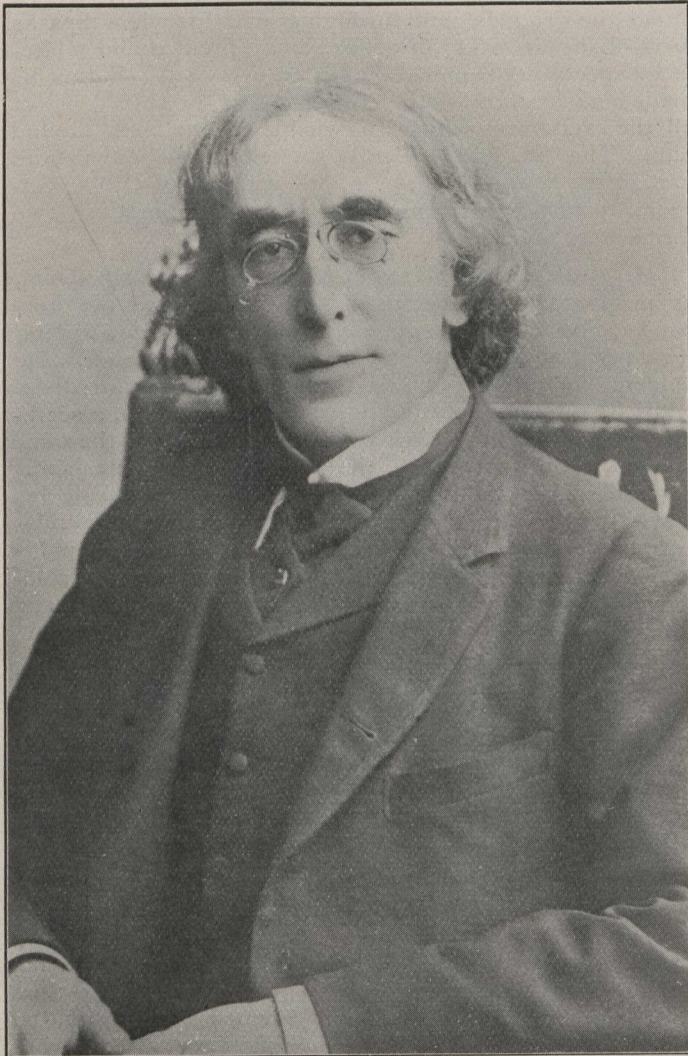
Brave men as they were, the firemen did not hesitate to recognize a force and vigor about Hugh's muscular figure, and a power which meant that what he undertook he would probably achieve. Instantly he was helped in his daring by half-a-dozen willing hands; and with the rope over his arm, and a couple of firemen beside him, he plunged through the gushing smoking doorway into what seemed the very heart of the fire. How he accomplished it he never knew; the two firemen were forced to turn back, and even then one was severely scorched, and dragged out quite unconscious. Whether Hugh hit on a route that was less choked than the others, or whether the Everlasting Arms were about such heroism, one cannot say, but true it is that Love found the way where pluck had failed, and Hugh arrived breathless, but unharmed, except for scorched arms and face, at the head of the back stairs, where he made his way quickly along the passage, which he rightly judged led to the room in the tower. Another staircase had to be ascended there, and Hugh here saw why poor Gretchen's passage had been cut off. By sparks from below the fire had crept from the front downstairs along the upper hall, and huge fragments of plaster had fallen across the doorway. Between this and the belching smoke, and the prospects from both stairways, no one could possibly get passage with a sick man. In less time than it takes to tell it, and with a resolution undaunted, Hugh removed easily the obstruction and leaped up the winding staircase. A moment later he was in the room, to find Stephen in a half fainting condition, owing to his weakness and fears for his wife, as well as himself, and Gretchen, wide-eyed and horror-stricken, standing at bay.

"Hugh!"

(Continued on page 62)



## THE DRAMATIC WORLD



THE LATE SIR HENRY IRVING

IN the death of Sir Henry Irving the stage has lost its most illustrious figure. He died at the very summit of a splendid career. Beginning life poor, and in a humble position, by fidelity to his work, force of character, incessant industry, and great genius, he raised himself to the highest pinnacle of dramatic success. Not only was he a success in himself, but he has raised the dignity of the dramatic profession to a higher standard, and leaves it bettered by his influence.

He was, without a doubt, the greatest actor of his time, and, so far as records show, he was the greatest actor that ever lived. His range included the greatest extremes, such as Mephistopheles and Benedict, Macbeth and Don Quixote, and he played only those plays which are of the highest order.

In his character he combined great wisdom with great simplicity. His whole being was dominated by intellect, and yet his sympathy extended to every suffering creature, and in practical charity his munificence was boundless.

IT has been said, perhaps truly, that books which have been written for the thoughtful quietude of the library,

for the cosy evening before the blazing grate fire, have limitations which should forbid them being developed into plays which must thrill a thousand persons, assembled together, and prepared to be critical, into a burst of enthusiastic hand-clapping. However, though some of this season's productions in New York, such as Hall Caine's "Prodigal Son," would go to prove the truth of the statement, there are exceptions in some books which, dexterously handled by the dramatizer, become good plays. Such a one is "In the Bishop's Carriage," which gained attention in the literary world a couple of years ago, and has now been dramatized and won favor in some American cities.

But the crying need of the stage to-day is plays. We have actors and actresses, but the plays they produce are often weak or morbid or forbidding in their tone. One great trouble is that a play is not written for its own merit, but to show off the strong points of the actor, with the result that nothing else in the play has any weight—it is the great "I am" for the star.

Last month we mentioned that Willard, the beloved of theatre-goers, was coming. But for once Willard has made a mistake in his selection of a new play. "The Fool's Revenge" is far from being an attractive play, showing not only Willard himself but almost the entire company in an unwholesome light, and sending the audience away with a bad taste in the mouth.

But, to turn to the brighter side of the dramatic world, we hear murmurs from New York of the success in new plays of many of the old favorites. Miss Lulu Glaser, of "Dolly Varden" fame, is in a new piece, "Miss Dolly Dollars," which is the best play which has been furnished Miss Glaser since "Dolly Varden" ran itself out.

Miss Edna May has appeared in an English musical comedy, "The Catch of the Season," which is practically the story of Cinderella dressed up to suit modern ideas. Though the play is in no way a startling success, it has the virtue of being dainty, and the personality of Edna May is what attracts the people, she is so altogether sweet and charming.

## 'T WAS FATE, DEAR—Continued from Page 61

The one word was all that escaped her as their deliverer flung open the door. And the work of the next few seconds was to reassure and encourage her husband to take the first chance of safety, while Bronson, with a few rapid words of explanation, tied the one end of the rope securely to a pillar, two of which formed an artistic decoration to Stephens' alcove windows, while the other he flung with all his force to the firemen waiting on the wide stone wall below.

"Bronson, she must go first," said Stephen, weakly. "God! man, how can we ever pay you."

"Don't think of it—no time to be lost—now, Shortreed, quick—keep up a brave heart—she will be after you in a trice—'tis better, anyway, that one of us try the rope first."

In this manner Hugh speedily settled what bid fair, even at that critical moment, to become a dispute; and the sick man, with no lack of courage, swung away down the rope, leaving the other two above.

With one hand still on the rope, Hugh turned, and, after witnessing the other's safe descent, said:

"Now, Gretchen—your turn."





MISS JULIA SANDERSON

"Oh!" breathed Gretchen, in a low, tense tone, "Hugh—don't make me leave you—it—you—might be too late."

"For God's sake go!" cried Hugh, taking her by the arm almost roughly. "What does everything else in the world matter to me so long as you are safe!"

"Even life itself," murmured Gretchen. "Oh! Hugh—my Hugh—promise that you will come—safely."

"I expect to," he answered, "if not, only believe that God was good to me dear."

For the instant they looked into each others eyes—despairingly, longingly, with the love of a lifetime—and Hugh knew at last, that her life, so valued by him—to herself was incomplete.

He seized her hand and kissed it passionately.

"My sweet—good bye," he said, so low she scarcely caught the words—but as she swung herself over the sill she pressed her lips fervently to a scar upon his wrist, and "God bless you," were the last words he ever heard her say.

She was saved, and Hugh Bronson knew it, for he also reached the brick wall before Gretchen sank into an unconsciousness that brought on desperate illness by and by. But she and Stephen both recovered—and lived for many years in harmony—a life of mercy and usefulness.

Hugh left England, just as he had intended, taking with him two badly burnt arms and a pair of lashless eyelids—and the memory of a sweetness that but for his bravery had remained unrealized forever.

Years passed, and he made both name and fame. Generously he gave, wisely and for good, was the influence of every book—which—so strong and sterling—were watched for by an eager public. No earthly reward had this great author, except in the regard of a multitude of people, and the affection of a few chosen friends, and his dearest hours were those in which he laid aside his work, and taking up his pipe, allowed himself to think, and dream, of one whose beauty of character, and purity of soul, had ever inspired his views and urged him on to the best that was within him, and he was not embittered by the thought of that cruel "too late," for he felt sure that in spirit they had ever been together, and believed that somewhere—someday, he would meet again that sweet fair woman of his dreams where there is no more parting, and where shadows are lost in the cloudlessness of Everlasting Life.

(Conclusion)

MISS LULU GLASER, OF "DOLLY VARDEN" FAME,  
NOW IN "DOLLY DOLLARS"



## THE WORLD OF PRINT

### OPENING HUDSON BAY DISTRICT

(W. E. Curtis in the *Chicago Record-Herald*.)

CANADIANS have an epigram that while the nineteenth century was the century of the United States, the twentieth century will be the century of Canada, and there is something more in it than a boast. They mean, perhaps, that the territory of the United States has been thoroughly explored, and the development of its resources already undertaken, while Canada is practically unknown and remains to be exploited. But this is a misapprehension. Canada is not unknown. The British possessions, stretching from the northern boundary of the United States to the Arctic Ocean, and from the Atlantic to the Pacific, have been thoroughly explored since the early part of the seventeenth century, and their resources are well understood. The statisticians at Ottawa can give you almost the exact amount of timber and the acreage of the ranges and agricultural lands; they can tell you where the minerals are located, where vast beds of coal (more valuable than gold or silver) lie, and the various approaches to the Klondike are known. Some of them have even been surveyed. There will be a railroad to the Klondike within the next few years, and already the Canadian Northern Company is laying its tracks to Hudson Bay. This may seem incredible to people who have not watched the progress of our northern neighbors.

Take a map of the British possessions for a moment and see how the land lies. Between Winnipeg and Hudson Bay, a distance of about 800 miles, lies one of the finest countries in the world. It is chiefly a prairie with fertile soil, and capable of raising any amount of wheat and oats. The season is short, however; the winters are cold, and there is usually a heavy snowfall; but the temperature, as recorded for generations at the various northern posts of the Hudson Bay Company, is not lower than at Winnipeg, Regina, Calgary or other prairie cities, and actually averages higher than that of Montreal. There are also vast ranges for cattle on a thousand hills covered with nutritious grass. If the land is plowed and planted with timothy seed it will produce heavy crops of hay, which are necessary to feed the cattle through the winter. The ranges are open about seven months in the year.

There are more rivers and lakes than you can count, and they are filled with fish—the same whitefish and trout that live in Lake Superior—and the farther north you go the sweeter and firmer is the flesh. The value of the fish resources of the North West Territory, and the district lying between Lake Superior and Hudson Bay is incalculable. As I told you in a recent letter, people are already beginning to ship fish by refrigera-

tor cars to St. Paul and Chicago. The fisheries are not organized as yet, but every one of the thousand little lakes you see on the map is full of fish—a source of wealth that does not usually enter into the calculations of the political economists. The attention of the Canadians, as well as outsiders, has thus far been absorbed by the wheat lands and the timber, and the fisheries have not received consideration.

### DON'T TALK OF YOUR HEALTH

(From the *Boston Traveller*.)

IF you are not well, don't talk about it.

To do so only exaggerates your consciousness of physical discomfort. Also, it casts a shadow of gloom over other people. They grow hesitant about asking you how you feel; it gives them cold chills to be continually told that you are "not very well," or "not so well," or "about the same."

Do you know that a good deal of this is imagination? If you braced up and told people cheerily that you felt tip-top, nine chances in ten you would feel tip-top pretty soon. You'd forget the ailing habit.

Don't let yourself become a slave to such a miserable little absorber of health and happiness as the perpetual habit of "not feeling well."

### AUTOMOBILE FARMING.

(From *Harper's Weekly*.)

A NEW and special type of automobile has recently been put on the market in Scotland, which is designed especially for farm work, and which is not only suitable for ploughing, but may be equipped with a cultivator or reaper. It will prepare the ground and sow the seed at one operation, and can be operated at a better speed than a horse. Thus, when ploughing, it can cover from six to seven acres a day, and goes over the field so as to leave it in final shape for cultivation. When not in use in the field, the motor can be used to drive all farming machinery, and when ploughing, the cost of fuel, labor and depreciation has been computed at \$1 per acre, or less than one-half the expense of ploughing by horse. It is interesting to note that the cost of the machine is about \$1,500, an amount that does not seem prohibitive for a large farm, where a thorough test of the new machine could readily be made. The automobile, unlike the farm animal, does not have to be fed when it is not working, and it is here that a substantial element of economy can probably be secured.

### RISK VERSUS SECURITY

(From the *Independent*.)

THERE never was a harder master than the uncertain. "Nothing venture nothing

win," is a true proverb, and sometimes it is a good guiding principle. If a single question and not a general principle were under discussion we might say that the conditions warrant a venture. As a rule we are profoundly convinced that a sure dollar is better than a possible ten dollars; that comfort is always preferable to wealth in a lottery. The one thing to be avoided above all others is instability of income. This is not to suggest that under all conditions a man should prefer the settled and sure.

### THE YOUNG MAN'S TASK

(From the *Philadelphia "Ledger"*.)

THE young man, of course with exceptions, has his own way to make. This is a considerable task. It is quite enough without the burden of indigestible counsel that is thrown to him, the attempt to assimilate which tends to clog his natural intelligence. In the effort he may neglect the promptings of his own conscience. If he has not the sense, advice won't give it to him, and if he has, he will be too busy to bother with the advice, which, after all, is good only as it conforms to truths already apparent and instinctively recognized. One trouble with this advice is that it comes from individuals each one of whom, perhaps unwittingly and with no lapse of modesty, regards himself as a model. That which he has accomplished is success.

Despite the reams of parchment the young man cannot evade the circumstance that he has his own way to make. He does not arrive at the actual starting point without some plan. But he can be assured that the authors of popular guides to success achieved their objects first, and went into the maxim business wholly as an after-thought. Men who have won were guided by principle. The principle was inherent and not borrowed from a phrase book. And in addition to principle they had a mental and physical endowment, opening to them opportunity that another might not have seen, or seen as quickly and been unable to grasp.

### THE UNIVERSAL LANGUAGE

(From the *Independent*.)

MANY international congresses have been held this summer, scientific, literary, legal, sociological, religious, medical and peace, but there is only one of them which was not hampered by the fact that the members could not understand each other on account of the difference in language. This exception was the Esperanto Congress held at Boulogne-sur-Mer, where 1,200 men and women from all parts of the world met and talked Esperanto with each other for three days. Dr. Zamenhof, the creator of this new international language, in his



opening address emphasized its importance in the promotion of amity and intercourse between different nations, in addition to its practical advantages in commerce, diplomacy and science. The Catholic Esperantists attended mass in the morning, where Esperanto hymns were chanted. In the evening one of Moliere's plays was given in Esperanto by a polyglot company of actors and actresses, Italian, French, English, Norwegian, German and Russian. On account of its regularity and simplicity it can be read at sight with the aid of a dictionary, and the study of an hour or two will give us grammar and a considerable vocabulary. In this country it has been used for the amusement of evening gatherings where all the guests are required to speak Esperanto under penalty of a fine of a cent for every English word spoken. A sheet containing the sixteen grammatical rules, and a small vocabulary, is sent out a day or two in advance with the invitation, which is, of course, printed in the new language.

#### CANADIAN PACIFIC RAILWAY

(W. E. Curtis in *Chicago Record-Herald*.)

THE people of the United States are fairly familiar with the Canadian Pacific line and its great importance. As an evidence of the prosperity of that road, its stock is now quoted at 171 and better. The Canadian Pacific is building several hundred miles of extensions in Manitoba, Saskatchewan and Alberta, and is stretching out like a gridiron over western Canada.

The Canadian Pacific was originally started purely as a government road, and its early history is worth the careful study of those who believe in Government ownership. It was begun in 1881, and when the government had built 425 miles of track in eastern Canada, 65 miles in Manitoba, and 250 miles on the Pacific coast, it gave up the job in despair and turned the property over to a corporation called the Canadian Pacific Company. That corporation received \$25,000,000 cash subsidy for the main line, and \$5,000,000 for the branches, together with 25,000,000 acres of land for a total of 4,315 miles, and the government gave it the roads already constructed as a present. Since then it has pushed northward and westward, has been building "feeders" to reach the most fertile parts of the Dominion, has put up sawmills and smelters where private capital has been timid to go, and has established a string of sixteen hotels along its line to entertain tourists, land seekers and the public generally. It is a titanic corporation, with a policy more comprehensive and liberal than that of any other corporation I know. It has steamship lines to Europe, Asia, and Alaska, and not only handles the freight that its territory naturally affords, but creates half of its own traffic.

Of the 25,000,000 acres of land granted more than half have been disposed of.

There are about 11,000,000 acres left which are being sold at the rate of about a million acres a year. Not long ago a syndicate of Canadian and American speculators offered to take the remainder of the grant off the hands of the company and pay \$70,000,000 for it, which is a little more than an average of \$6 an acre, but the offer was declined.

#### CONCERNING "SYNDICATES"

VERY great confusion exists in the public mind as to the nature of the Syndicates with which the large insurance companies have been connected, as appears from the summaries given by the daily newspapers of the evidence elicited in the Legislative Committee now in session in New York.

These syndicates are often spoken of as selling bonds to the companies—a wholly misleading statement—and the inference is suggested, if not actually stated, that the participants in such syndicates make money out of the companies by reason of their participation.

To comprehend what is a very simple affair when once understood, and only complex in appearance when not understood, let us describe the process by which, for instance, a railway company, sells an issue of bonds: The railroad needs, say, fifty millions of dollars. It sends for its banker and lays before him a list of the collateral securities by which the bonds are to be secured, discusses the rate of interest it proposes to offer, the duration of the loan, any special privileges or advantages which may be thrown in to make the issue attractive, and the price at which it can afford to sell the bonds to net the railroad the sum it wishes to obtain. These questions, and others pertinent, being decided, the usual course is for the banker to make an offer to take the entire issue at a fixed price, which, in some cases, may be from five to seven and a half per cent. less than the price at which the bonds are to be offered to the public. To protect himself from loss, and insure the success of the issue, the banker, therefore, selects from among his business correspondents and friendly houses engaged in similar business, and from among large investors, those whom he thinks most likely to aid in marketing the bonds, and offers them a participation in an underwriting syndicate to guarantee the entire sale at a fixed rate of commission, or share in the estimated profits of the sale. It will be perceived that the syndicate buys nothing; it assumes a risk upon the success of the banker in disposing of the bonds, and is paid for it. If the public does not take all the bonds at the price of the offering, the unsold bonds are divided among the underwriters in proportion to their subscription. This is the modern substitute for issuing bonds without a previous guaranty. It insures the success of the scheme; the railroad gets its money in one sum, and the banker sells the bonds at

one time to many different investors. There is no partnership between the underwriters, but each receives the percentage or share of profits to which his subscription is entitled, and no more. It is of no consequence to any underwriter who his associates are; provided they are solvent; no one makes any money out of any other one of the syndicate.

A director, therefore, of an insurance company who joins with his company in an underwriting syndicate does not sell anything to his company, and does not make any money out of his company. It is for each individual to decide whether, under all the circumstances, it looks well for him to engage in these enterprises or not. There are arguments on both sides.

#### THE CENTRAL MARKET

(John G. Shedd in *The World To-Day*.)

CHICAGO is the great central market of the western continent, the half-way house of the world, because of the wisdom, force and rectitude of its founders, and because of the physical conditions of the place in which they built. Chicago has arisen upon the corner stones, upon the integrity, let us not forget, of its great citizens—the McCormicks, Armours, Pullman, Palmer, Leiter, Farwell, Crerar, Field—these and a gallant band of captains at rest, or, yoked with some of these still in the van.

A central market, to be large and enduring, must be geographically central to a given mass of population. Before all, its climate must be salubrious and invigorating, and transportation to and from this market must be expeditious and comparatively cheap. It must not only exchange and transmit commodities, but must produce in large quantities, for so only can it reciprocate with tributary people near and remote. In this market, labor and the raw material of manufacture must be abundant, and available to producers standing in competitive relations with other markets.

The population of this market must be stable and it must ever grow. It must be a place of many homes, and in it must prevail every force of civilization that illumines, broadens and leads on. Its credit must be impregnable, its goods superior, its business methods scientific and therefore honest, its trust in tributary constituency eye-to-eye, its sympathy with this constituency frank and hearty, and its faith in itself, its country and man, beyond the power of reverse to shake. The community in which these attributes of personality obtain is and will be a great central market forever. Such a community Chicago has already proved itself to be.

#### RAILROADS VERSUS FAMINE

(From the *New York World*.)

THE "moving of the crops," that annual phrase so glibly bandied on Wall street—what does it mean?



It means the reconciling of hungry stomachs with their teeming food the world over—the railroads pitted against starvation.

A hundred years ago men might die of famine in one region, while plenty reigned 500 miles away. Seventy years ago there were bread riots in New York because the wheat crop had failed in Southern Vermont and Central New York. Sixty years ago great cargoes of wheat were sent from Eastern Ireland to England, while the west coast starved because of the potato rot.

To-day in America a million freight cars on 300,000 miles of railway and siding are hurrying the crops to the seaboard and the stomach. No other nation undertakes such a mighty task of transportation.

They laugh at Shakespeare for giving Bohemia a coast. But it has one, just the same. Suppose famine and crop failure there. The automatic world tendency of food, like water to seek its level, would set our railroads carrying food to the nearest water, salt or fresh, capable of carrying it—the Gulf, the Lakes, the Atlantic. Up the winding Elbe the stream of food would reverse its normal tide, until in Prague the railways took up the minuter task of subdivision as on this side they had assumed the task of collection.

#### THE COST OF EMPIRE.

(From *The London Express*.)

A HUNDRED years ago a writer complained bitterly of the money wasted in building a 100-gun ship-of-the-line at a cost of £88,000, including armaments.

"What are we coming to?" cried this watchdog of the Treasury. "Before long my lords of the Admiralty will come before Parliament with the yarn that the seventy-fours they propose to build cannot be had under an expenditure of £150,000. It is a sheer waste of public moneys!"

What would this naval economist have said if he had lived to see his prophecy realized tenfold? The 100-gun ship-of-the-line has become a museum curiosity. In its place is the 15,000-ton steel battleship, built at a cost of a million and a half, or to be more exact, £1,491,955, as in the case of the New Zealand.

The seventy-fours have become first-class cruisers—fighting ships which can also chase and run—and they, too, would give the naval enthusiasts of Nelson's time a sad fright in the matter of cost. The Leviathan, for instance, a modern armored cruiser, cost the nation £1,058,999.

All in all, during the past twelve years the Navy has cost us eighty-one millions of pounds in construction of ships of 5,000 tons and upwards. There are still, strange to say, people who ask: "Is it worth it all?" "Why maintain a Navy at this terrible cost when the money could be applied so well in other directions?" There is only one answer to these questions. Without the Navy, without our great ships, and consequently without this heavy burden of expenditure in maintaining it in its present high state of efficiency, there would be no

Empire. We should still be here, but not as masters of the seas, not with a voice of authority in the councils of the world; but as a petty island nation, ignored by the rest of the world and unworthy of a place on the map.

#### HUDSON BAY

(*W. E. Curtis in Chicago Record-Herald*.)

HUDSON Bay is as large as the Mediterranean—a great inland sea, and its fisheries which have never been developed, are as valuable as those of Labrador. It is not in the frozen zone. The winters are cold, but not so cold or stormy as along the Atlantic coast of upper Canada and the United States. On its shores are immense bodies of timber which have never even been touched, and to the westward are mountains believed to be as rich in minerals as the Klondike. The foothills of these mountains are covered with nutritious grass, offering fine cattle ranges, and they slope down to open, well-watered prairies of great fertility. There is scarcely any rock. This is an important consideration for railway builders as well as for the farmers who are likely to locate there within the next decade; for it is beyond controversy that the district between the great lakes and Hudson Bay will be settled before this generation passes.

You can go almost from Winnipeg to Hudson Bay by boat already, via Winnipeg Lake and Nelson River, and the Canadian Northern Railroad Company is building a line along the valley of the Nelson which is of the greatest significance and importance. When that line is completed according to the present surveys it will shorten the distance from the wheat fields and cattle ranges of Canada to Liverpool more than a thousand miles, and reduce the rail haul to a few hundred miles.

#### EXIT LUXURY

(From *The London Express*.)

HYGIENE is in the air. Gradually, but surely, mankind is learning that it is wiser, simpler, and far less expensive to avoid disease than to cure it, and soon, if we persist in proceeding on the road we are now following, the doctor, like Othello, will find his occupation gone. We are drinking less, eating less, and eating more rationally, taking more exercise, attending to the claims of reason and of health in the selection and the makes of our clothes, and, indeed, accepting the whole gospel of the simpler life.

The access of luxury, which has been deplored by the moralists, and used as a prophecy of a similar downfall for the British Empire to that which befell the Roman, is passing away. Slightly to alter the late Sir William Harcourt's dictum, "We are all simple livers now."

The latest national institution to come under the influence of reform is the bedroom. No longer are we content to lull ourselves into luxurious sleep by the aid of feather beds. In old time we lay protected from the insidious draught by sufficient and

possibly ornate hangings. To-day we are convinced with Tennyson that "Simplicity is rich in saving common sense." The feather bed has become a hard spring mattress. The hangings have been torn down and thrown away, and the fear of draughts has been dissipated by the belief in the efficacy of fresh air.

It is a curious fact that in country villages, where the air is pure, the inhabitants are most anxious to keep it out of their habitations, and the hermetically sealed bedroom is even more common there than it is in cities. But the fresh air fashion has started. The lessons of the hygienists have now been learned, and with the reform of the bedroom the last redoubt of old-fashioned England may be said to have been taken by assault.

#### THE MILITIA SERVICE

(From *the Montreal Standard*.)

THERE are many reasons for the distaste many of our Canadian young men evince for militia service. Among them are the following:—

1. Because the whole system is artificial, and is little real use as a preparation for active service.
2. Because too much is, or was, wasted on trivial matters, while the really important business of rifle practice and field training, signalling, first aid to wounded, fortifying positions, and knotting and splicing, tent-erecting, etc., are entirely ignored.
3. The conditions of modern life require strenuous and continued effort. A young man studying for a profession, or learning a trade, finds in these later days that it takes all his energy to keep up with his rivals.
4. Many working men are members of trades' unions; and the fact that the militia may be called out at any time to disperse strikers, with whom they may sympathize, may deter them from joining the various corps of the city.

5. Influence counts far too much in promotions; merit is disregarded—to be somebody's nephew being considered of greater importance.

6. Social distinctions are allowed to separate men serving in the same corps. A man holding a good situation is afraid to make the acquaintance of "undesirable" people.

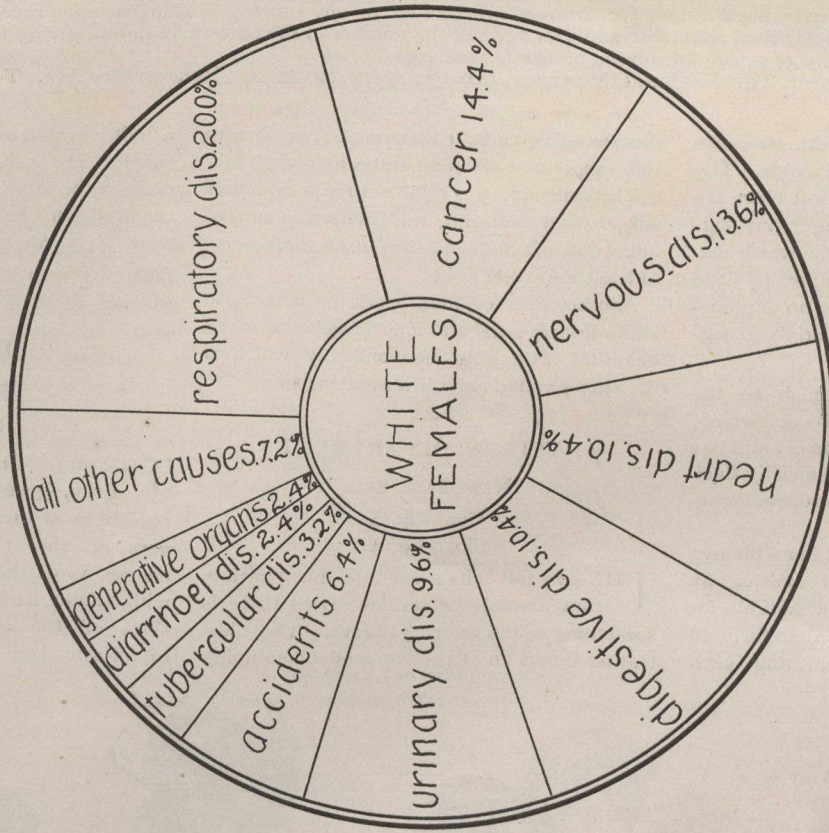
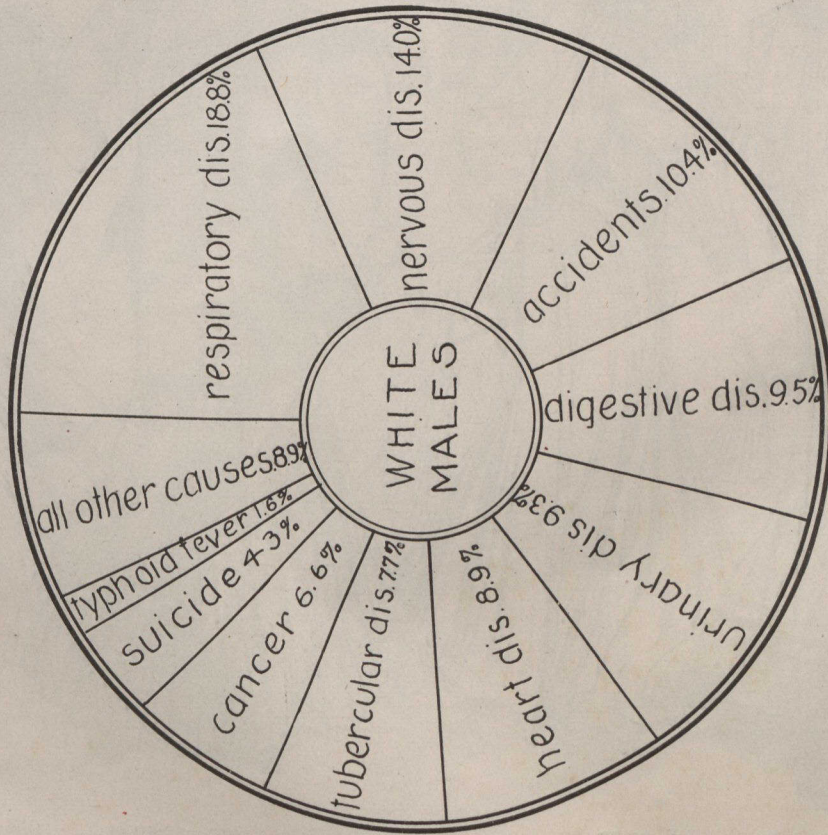
7. The growth of Church societies, social, educational, and athletic clubs, and benevolent lodges, is responsible for drawing young men from militia service.

Now to make the militia service more attractive, I would suggest: (1) That more attention should be paid to shooting and to improving the second and third-class shots, for these constitute the greater part of the regiment; (2) that every regiment should hold annual athletic sports; (3) that there should be lectures, given by the officers, on the great wars and battles of the past; and (4) that an inducement in cash should be offered the men to continue in the service after their time is expired.



# Ten principal causes of deaths - ages 45 AND OVER.

Ordinary Experience 1886-1901



NOTE.-The colored segments of the circles represent the percentage of deaths from specified causes in the mortality from all causes at ages 45 and over. For Illustration-Deaths from Respiratory Diseases caused 18.8% of the mortality of males at this period of life.

The above Chart is taken from the splendid Exhibit of The Prudential Insurance Company of America at the World's Fair.



## FASHIONS IN NEW YORK

Patterns of any design shown in our Fashion Department will be sent to any address in Canada, upon receipt of 10 cents for each pattern. In ordering patterns, send name and address, and tell the number of the pattern required, giving bust measure of waists and coats, and waist measure of skirts for adults, or age for children.  
Address:—Pattern Department, THE NATIONAL MONTHLY AND CANADIAN HOME, 241 Roncesvalles Ave., Toronto.

A NOTABLE feature in the season's fashions is the wealth of color. The rose tints, greens, orchids, and soft blues are lavishly used. There is no longer any suggestion of "manishness" in the wardrobe. Even tailored suits are accompanied by little feminine touches, while there is an unprecedented demand for the soft materials so suggestive of womanliness.

But the distinctly dainty touch to the gowns of to-day is in the hand-work which, though it has held sway all summer, still has the field for the winter costumes. Each and every piece of a lady's wardrobe is to-day hand-embroidered.

Now that the sheer lawn and linen blouses are being set aside for warmer ones of silk or cloth, patterns of eyelet work suitable for the heavy materials are being called for, and many women are busy decorating such

blouses—the cuffs, collars and fronts—with this simple and effective embroidery.

The embroidery is done with silk on either silk or wool material, and generally button-hole twist will be found the most satisfactory, at least for eyelet work.

Another use of hand-work in lace is in making lace fans, and it is possible to make beautiful little gifts economically which in the shops would call for a fabulous sum.

## PATTERN DEPARTMENT

## NEW FALL SUIT

Coat—4912

Skirt—5114

THE new fall suits present so much variety that among the various styles there is something suited to every figure. The illustration shows an attractive model combining

a half-length coat with one of the newest skirts. The coat is fitted in the back, and plain in the front. The quantity of material required for the medium size is: For the coat,  $2\frac{3}{4}$  yards 44 or 52 inches wide, with  $\frac{3}{8}$  yard of velvet, and for the skirt,  $5\frac{1}{2}$  yards 44 or 52 inches wide.

## DINNER DRESS

Blouse—5150

Skirt—4984

THE dress in any of the soft shades of grey, green, or blue, makes an exceedingly attractive gown for informal dinners or the theatre. The material, of course, is of the soft, silky finish, trimmed with taffeta bands on the cuffs and at the sides of the chemisette, and chemisette of all-over lace with jabots of lace. The



Blouse 5065—32-40 bust  
Skirt 4732—22-30 waist

Blouse 5156—32-40 bust  
Skirt 5135—22-30 waist

Coat 4912—32-40 bust  
Skirt 5114—22-30 waist

Blouse 5150—32-40 bust  
Skirt 4984—22-30 waist



waist opens at the back. For the medium size will be required, for the waist:  $4\frac{1}{2}$  yards 21, 4 yards 27, or  $2\frac{1}{4}$  yards 44 inches wide, with  $\frac{5}{8}$  yard all-over lace, and  $2\frac{3}{8}$  yards of lace edging. For the skirt will be required:  $11\frac{1}{2}$  yards 21, or  $10\frac{1}{2}$  yards 27, or 6 yards 44 inches wide.

AFTERNOON GOWN

Blouse—5156  
Skirt—5135

THIS costume shows a variation from the ordinary styles. As shown, it is of Henrietta, in the new petunia red, combined with ecru lace. If made of light broadcloth, it is suitable as a street suit if worn with furs. For the medium size, material required is:  $4\frac{3}{4}$  yards 21, 4 yards 27, or  $2\frac{1}{2}$  yards 44 inches wide, with  $\frac{5}{8}$  yards all-over lace. For the skirt: 9  $\frac{1}{2}$  yards 27, or  $5\frac{1}{2}$  yards 44 or 52 inches wide.

SILK AND VELVET COSTUME

Blouse—5065  
Gored Skirt—4732

THE model shown here illustrates a striking and effective costume in silk and velvet, with lace trimming. The yoke collar makes a novel and attractive feature, and the

sleeves are particularly graceful. The waist can be made with the chemisette separate or attached. For the medium size, material required will be: For the waist,  $5\frac{1}{8}$  yards 21,  $3\frac{7}{8}$  yards 27, or  $3\frac{3}{8}$  yards 44 inches wide, with  $\frac{7}{8}$  yard all-over lace, and  $\frac{3}{8}$  yard of velvet for the collar. For the skirt,  $7\frac{1}{4}$  yards 21 or 27, or  $5\frac{3}{8}$  yards 44 inches wide, with 2 yards of bias velvet, and 5 yards of lace applique.

SHIRT WAIST SUIT

Blouse—5147  
Skirt—4834

NO dress is more useful than that made in shirt waist style, and the illustration shows one of the newest and most attractive designs of the season. As shown, the material is of Venetian red flannel, with trimming of little gold buttons. Any material is equally suitable. For the medium size material required is: For the waist,  $4\frac{7}{8}$  yards 21,  $4\frac{1}{4}$  yards 27, or  $3\frac{1}{4}$  yards 44 inches wide; and, for the skirt, 9 yards 21,  $8\frac{3}{4}$  yards 27, or 5 yards 44 inches wide.

FASHIONABLE COAT, 5045

THE vogue of the redingote has become an established fact, and it is constantly

appearing in new and attractive forms. This model is well suited for a stylish rain-coat. For the medium size, material required is:  $10\frac{1}{2}$  yards 21,  $8\frac{3}{4}$  yards 27, or  $5\frac{3}{4}$  yards 44 inches wide.

SHIRT WAIST SUIT

Blouse—5017  
Skirt—5103

THE costume shown here is not too severely plain and is exceedingly attractive made in red, brown, green or dark blue, with banding in Oriental coloring. Cashmere and Henrietta, so greatly in vogue, make up attractively for this costume. For a medium size, the waist requires  $4\frac{1}{4}$  yards 21, or  $2\frac{1}{8}$  yards 44 inches wide, with  $1\frac{3}{4}$  yards of banding, and the skirt  $10\frac{1}{2}$  yards 21, 5 yards 44, or  $4\frac{1}{2}$  yards 52 inches wide.

RAIN COAT, 5006

THE rain coat is an important feature of the wardrobe for November and December, and the accompanying model is particularly attractive. For a medium size it will require  $6\frac{3}{4}$  yards of material 44, or  $6\frac{1}{8}$  yards 52 inches wide.



Blouse 5147—32-42 bust  
Skirt 4834—22-32 waist

Redingote 5045—32-40 bust

Blouse 5017—32-40 bust  
Skirt 5103—22-30 waist

Rain Coat 5006—32-42 bust





House Gown 5093—32-40 bust

## SILK GOWN

Waist—5049

Triple Skirt—4535

A CHARMING reception or afternoon gown is shown here—one suitable for any dressy occasion. Illustrated, the blouse is of all-over lace, with trimming of lace banding. The little bolero blouse is a favorite this season, while the triple skirt is eminently stylish and graceful. For the medium size, material required is: For the waist,  $3\frac{1}{2}$  yards 21,  $2\frac{3}{8}$  yards 27, or  $1\frac{3}{8}$  yards 44 inches wide, with  $2\frac{1}{2}$  yards 18 inches wide for the blouse and cuffs; and for the skirt, 11 yards 27, or  $7\frac{1}{2}$  yards 44 inches wide.

## RECEPTION DRESS

Waist—5047

Skirt—4741

A PRETTY figured louisine makes up charmingly for this dress. For the waist will be required  $4\frac{3}{8}$  yards 21,  $3\frac{3}{8}$  yards 27, or  $2\frac{3}{8}$  yards 44 inches wide, with  $\frac{7}{8}$  yard all-over lace; and for the skirt, 12 yards 27, or  $7\frac{1}{2}$  yards 44 inches wide.

## HOUSE GOWN, 5093

NOTHING so contributes to a woman's comfort as a tasteful house-gown in which she is at once comfortable and daintily dressed. Any soft but durable material is suitable, as challie, cashmere, or nun's

veiling. The quantity of material required for the medium size is: 11 yards 27,  $10\frac{1}{2}$  yards 32, or  $7\frac{1}{4}$  yards 44 inches wide, with  $1\frac{3}{4}$  yards any width for the front.

## MISSES' TOURIST COAT, 5169

THE tourist coat makes one of the most satisfactory wraps for young girls, covering almost the entire dress. The design shows smart little strappings on cuffs and pockets. The quantity of material required for the medium size (14 years) is:  $4\frac{3}{8}$  yards 27,  $2\frac{3}{4}$  yards 44, or  $2\frac{3}{8}$  yards 52 inches wide, with  $\frac{1}{2}$  yard bias velvet for the collar.

## FANCY BLOUSE, 5166

SUCH a blouse as this finds an acceptable place in every wardrobe—more elaborate than a shirt waist, yet simple enough to be worn beneath the coat. In this instance

the material is taffeta trimmed with banding, but any material is suitable. The quantity of material required for the medium size is:  $5\frac{3}{8}$  yards 21,  $4\frac{1}{4}$  yards 27, or  $2\frac{1}{2}$  yards 44 inches wide, with  $3\frac{1}{4}$  yards of banding.

## SHIRRED BLOUSE, 5172

BLOUSES of lace or net are to be greatly in vogue this winter, and this style is well adapted for such material. The little square chemisette is a pleasant variation. The quantity of material required for the medium size is:  $4\frac{1}{2}$  yards 21,  $3\frac{3}{4}$  yards 27, or  $2\frac{1}{2}$  yards 44 inches wide, with 4 yards of insertion, and  $\frac{1}{2}$  yard all-over lace for chemisette.

## BLOUSE WITH BOLERO, 5177

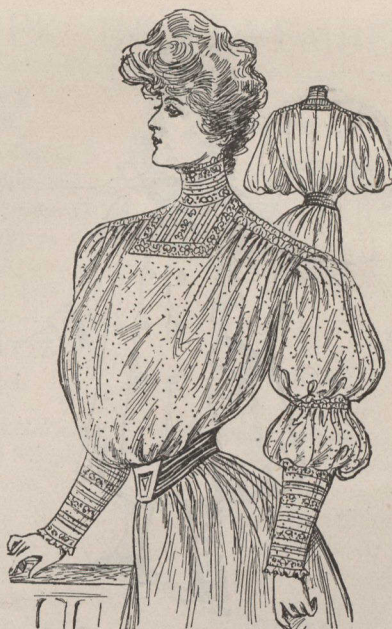
HERE is another design showing the popular bolero effect which is particularly becoming to many figures. The material in

Waist 5049—32-40 bust  
Skirt 4535—22-30 waistWaist 5047—32-40 bust  
Skirt 4741—22-30 waist





5166 Fancy Blouse, 32 to 40 bust.



5172 Shirred Blouse, 32 to 40 bust.  
CHILD'S LONG COAT, 5167



5177 Fancy Blouse with Bolero Effect,  
32 to 40 bust.

this case is of louisine, with Valenciennes lace as trimming. Material required for the medium size is  $3\frac{3}{4}$  yards 21,  $3\frac{1}{2}$  yards 27, or  $1\frac{7}{8}$  yards 44 inches wide, with  $4\frac{3}{4}$  yards of insertion, and  $4\frac{1}{2}$  yards lace edging.

GIRL'S DRESS, 5176

COMBINATIONS of plaid, with plain material, as shown in this little frock, are attractive. The quantity of material required for the medium size (12 years) is: 6 yards 27,  $4\frac{1}{2}$  yards 32, or  $3\frac{1}{2}$  yards 44 inches wide, with 1 yard 44 inches wide of the plaid.



5174 Long or Short Kimono, 34 to 42 bust.

THE long coat makes the best wrap for children, and the plainer it is the more stylish is the little garment. For the style shown the quantity of material required for a child of six is:  $4\frac{1}{4}$  yards 27,  $2\frac{1}{4}$  yards 44, or  $2\frac{1}{8}$  yards 52 inches wide.

GIRL'S GUMPE DRESS, 5125.

THERE is a charm in the frock to be worn with a guimpe that everyone recognizes, and which causes such dresses to be in perpetual demand. Here is one well suited to the school days, which can be worn with a guimpe of lawn or flannel, as desired. In this instance the dress is made of pretty novelty material, and piped with plain color, while the blouse is of white lawn. A neat little costume is made of a plaid, with white flannel guimpe. The dress is quite novel, and the skirt of box plaits is eminently suitable for the little folks. The quantity of material required for a child of ten is: 5 yards 27 or 32, or  $3\frac{3}{8}$  yards 44 inches wide, with  $\frac{1}{4}$  yard 27, or  $1\frac{1}{4}$  yards 36 inches wide for guimpe.

KIMONA, 5174

NO other negligé has ever become quite so popular as the kimona, and deservedly so, for no other such garment is at the same time as becoming a style and as comfortable a garment, the loose flowing gown being essentially suited to the needs. The model shown here is made of Oriental crepe, with banding of plain China silk, but while particularly well adapted for the kimona, any other soft material, such as cashmere, flannel, or even eiderdown, is equally suitable. The quantity of material required for the medium size is:  $7\frac{3}{4}$  yards 27 or 32, or  $5\frac{1}{4}$  yards 44 inches wide, with  $5\frac{1}{4}$  yards of ribbon or  $1\frac{7}{8}$  yards of contrasting material for banding. If only a short kimona is desired it requires 4 yards 27,  $3\frac{1}{2}$  yards 32, or 2 yards 44 inches wide.

PRINCESS GOWN 5179

THE Princess gown will be a pronounced favorite of the coming season, and when worn by women to whom it is becoming, the style is particularly graceful and attractive. This model includes all the essential features, while some of the severity is dispensed with, and an Empire effect is gained by means of the drapery arranged over the waist. In this instance the material



5179 Tucked Princess Gown,  
32 to 40 bust.





5125 Girl's Guimpe Dress, 6 to 12 years.

is peach colored crepe messaline, while the drapery is of chiffon velvet, and the trimming of lace. The quantity of material required for the medium size is: 13 yards 21, 10 yards 27, or 6½ yards 44 inches wide, with ½ yard of bias velvet, 3 yards of lace, and 9 yards of insertion to trim as illustrated.



5167 Child's Long Coat, 2 to 8 yrs.

COAT SLEEVES  
(No Pattern)

THE group of sleeves show some of the newest ideas for coats or shirt waist suits. Each sleeve is a novel design, and has a distinct style of its own. In the majority of the stylish coats a touch of velvet is introduced on the collar and cuffs, and these designs carry out that style. No patterns can be obtained for these sleeves, as they are merely sketches of some of the latest Paris designs.

GIRL'S DRESS, 5012

At this season many mothers are thinking about the party frocks for the little people during the winter season. Nothing is prettier and daintier for little girls than white organdie trimmed with Valenciennes lace and insertion. The model shown here is appropriate for dressy frocks. The puff is the best sleeve for such a dress, and the



5176 Girl's Dress, 8 to 14 years.

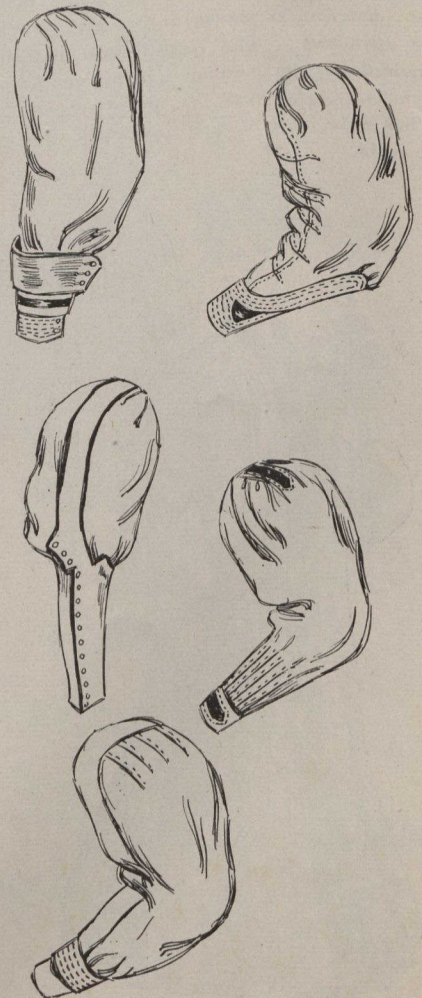
bertha, as shown here, is becoming to most children. The quantity of material required for the medium size is: 8 yards 27, or 5 yards 44 inches wide.



5169 Misses' Tourist Coat, 12 to 16 yrs.



5012 Girl's Dress, 6 to 12 years.



SOME OF THE NEW COAT SLEEVES  
(No patterns for these Sleeves)



MENU FOR ONE WEEK IN NOVEMBER

<p><b>BREAKFAST</b></p> <p>Wheatlets Cream Stewed Prunes Cream Omelet Fried Potatoes Oatmeal Biscuit      Coffee</p>	<p><b>SUNDAY DINNER</b></p> <p>Broth with Macaroni Roast Duck Apple Sauce Roast Sweet Potatoes Stewed Tomatoes Charlotte Russe Nuts and Raisins      Cafe Noir</p>	<p><b>SUPPER</b></p> <p>Escalloped Oysters Cheese      Celery Apple Sauce      Cake Tea</p>
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<p><b>BREAKFAST</b></p> <p>Grapes Shredded Wheat Cream Bacon Fried Sweet Potatoes Toast      Honey Coffee</p>	<p><b>MONDAY LUNCHEON</b></p> <p>Baked Tomato and Macaroni Baking Powder Biscuit Baked Quinces Tea</p>	<p><b>DINNER</b></p> <p>Cream of Celery Cold Duck Apple Sauce French Fried Potatoes Boiled Onions Grape Sponge Cafe Noir</p>
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<p><b>BREAKFAST</b></p> <p>Baked Apples Oatmeal Cream Broiled Finnan Haddie Graham Gems      Coffee</p>	<p><b>TUESDAY LUNCHEON</b></p> <p>Macaroni and Cheese Toast      Stewed Pears Tea</p>	<p><b>DINNER</b></p> <p>Clear Soup (Duck bones) Roast Lamb Canned Peas      Potatoes Lettuce      Pumpkin Pie Cafe Noir</p>
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<p><b>BREAKFAST</b></p> <p>Grape Fruit Breakfast Cereal Cream Poached Eggs on Toast Coffee</p>	<p><b>WEDNESDAY LUNCHEON</b></p> <p>Creamed Potatoes Cold Lamb Bananas Cream Tea</p>	<p><b>DINNER</b></p> <p>Sirloin Steak Roast Potatoes Creamed Cauliflower Biscuits Celery Cheese Fruit      Cafe Noir</p>
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<p><b>BREAKFAST</b></p> <p>Baked Apples Wheatlets Cream Bacon and Liver Toast      Coffee</p>	<p><b>THURSDAY LUNCHEON</b></p> <p>Oyster Stew Sliced Oranges      Tea Cake Tea</p>	<p><b>DINNER</b></p> <p>Tomato Soup Lamb Croquettes French Fried Potatoes Lettuce and Celery Salad Plum Tart Nuts and Raisins Cafe Noir</p>
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<p><b>BREAKFAST</b></p> <p>Bananas Wheatlets Cream Broiled Salt Mackerel with Cream Dry Toast      Honey Coffee</p>	<p><b>FRIDAY LUNCHEON</b></p> <p>Lettuce and Egg Salad Pancakes      Maple Syrup Cocoa</p>	<p><b>DINNER</b></p> <p>Mulligatawny Soup Baked White Fish, Bechamel Sauce Brussel Sprouts Caramel Pudding Whipped Cream Cafe Noir</p>
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<p><b>BREAKFAST</b></p> <p>Stewed Apples and Quinces Breakfast Food Cream Fish Balls      Fried Eggs Buttered Toast Coffee</p>	<p><b>SATURDAY LUNCHEON</b></p> <p>Clam Bouillon Celery      Cheese Peanut Cake Tea</p>	<p><b>DINNER</b></p> <p>Boston Baked Beans Stewed Tomatoes Boiled Potatoes Malaga Grapes, and Oranges Cafe Noir</p>
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SEASONABLE RECIPES

CREAM OMELET

Melt one tablespoon of butter; cook in it one tablespoon of flour and a few grains each of salt and pepper; add gradually half a cup

of milk, and when it boils remove from the fire, and add very gradually to the well-beaten yolks of three eggs; fold into the mixture the whites of two eggs beaten until dry.



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Turn the mixture into a hot omelet-pan, in which there is a tablespoon of melted butter; cook two or three minutes, taking care not to scorch. Then put into the oven until the top of the egg is well set. Score the omelet once across the centre of the top, at right angles to the handle of the pan, and turn on to a hot platter.

GRAPE SPONGE

Soak one quarter of a box of gelatine in one quarter cup of cold water; dissolve by standing the cup in hot water. Dissolve one cup of sugar in one cup of grape juice and the juice of a lemon, and strain the dissolved gelatine into it. Set the mixture into ice water to cool, stirring occasionally. Beat the whites of three eggs to a stiff froth, and when the gelatine mixture begins to thicken add gradually to the beaten whites, beating until the whole is very light, or stiff enough to keep its shape. Pile lightly in a glass serving dish, and serve very cold, with slightly sweetened whipped cream.

BAKED BANANAS

Mix together half a cup of sugar, a teaspoon of cornstarch, and one quarter teaspoon of salt. Stir into this one cup of boiling water, and cook until the sauce boils. Add the juice of half a lemon, or two tablespoons of currant jelly. Butter a baking-dish; remove the skins from half a dozen bananas, cut the bananas in half lengthwise, then again across. Put a layer of bananas in the baking dish, pour over a little sauce, and so continue until both are used. Mix together half a cup of cracker crumbs and one quarter cup of melted butter, and spread over the top. Bake until the crumbs are browned.

POTATOES WALDORF

Pare and wash potatoes, and cut round and round in curls, as though paring apples; place two dishes of fat over the fire for deep frying. When smoking hot throw the curls into one kettle, and fry until just commencing to color, remove with a skimmer to the second kettle, and cook until tender and nicely browned; drain on soft paper in the oven. Serve on a doyley after dusting with salt.

CHARLOTTE RUSSE

Chill and whip three cups of thin cream, remove the froth as it rises, drain and chill again. Beat the whites of two eggs until stiff; add gradually, beating all the time, half a cup of powdered sugar and one teaspoonful of vanilla. Fold in the chilled cream, and return to the ice for an hour. Line a glass dish with lady fingers, and fill with the cream. Serve very cold.

SCRAMBLED EGGS WITH OYSTERS

Cream together two tablespoons of butter and one teaspoon of anchovy paste. Melt,



and add half a dozen eggs, slightly beaten, with one quarter teaspoon salt and a dash of paprica. Stir and cook, and when beginning to thicken add half a pint of oysters cut fine. When nicely scrambled serve on little pieces of toast spread with anchovy paste.

ESCALLOPED OYSTERS

Butter a baking dish, and put in alternate layers of bread crumbs and oysters, with small pieces of butter and sprinkling of salt and pepper, having the last layer of bread crumbs. Add milk and oyster liquor until it can be seen at the top of the dish. Bake about half an hour in a moderate oven.

MACARONI AND CHEESE

Butter a baking dish, and put in it alternate layers of grated cheese, and macaroni

which has previously been boiled until tender. Treat in the same way as escalloped oysters with milk, butter and seasoning, having the last layer of cheese. Bake for about half an hour in a moderate oven.

BOSTON BAKED BEANS

Boil a quart of beans in cold water for three quarters of an hour. Drain off the water, and put beans two inches deep in a brown crock. Add a piece of pickled pork (about two pounds) and cover over with the balance of the beans. Add two tablespoons of black molasses, and fill up with boiling water. Bake for six hours in a moderate oven or longer in a slow oven. For the first two hours the crock will need to have boiling

water added three or four times, as it cooks away.

HAM OMELET

Make the same as plain omelet, and as soon as it begins to thicken sprinkle over it three tablespoons of finely chopped ham and cheese. Parsley, and chicken omelets are made in the same manner.

BECHAMEL SAUCE

Melt one tablespoon of butter, add one tablespoon of flour and mix until smooth; add one half cup of stock and one half cup of cream; stir until it boils. Take from the fire and add salt, pepper, and the yolk of an egg. This sauce is particularly nice for sweet-breads, chickens, cutlets and fish.

# THE HUNTING SEASON



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Mix together two ounces each of brown sugar, ground rice, flour, raisins and suet. Dissolve one teaspoon of soda in a cup of milk. Mix all together and steam for three hours. Serve thin custard as sauce.

SPICED GRAPES.

Boil until soft six pounds of grapes. Strain the pulp through a sieve; to this add six pounds of sugar, one pint of vinegar, two tablespoons of cinnamon, one tablespoon of cloves, one teaspoon of salt, one-half teaspoon of pepper. Cook one hour and bottle.

PEANUT CAKE

Bake an ordinary layer cake in two square tins. Cut each layer up into small squares. Dip each little piece in icing of milk and icing sugar, and then dip in chopped peanuts.

GOOD IDEAS

Pure grape juice, says an authority on foods, is invaluable in either sickness or health. In fevers it is both food and medicine, and is more and more used by physicians. Oranges and pineapples make a delicious juice, but the small fruits are more valuable. Currants, used alone or mixed with a third of raspberries, are more so, and the huckleberry and elderberry yield products not to be despised. Blackberries, field or garden, are valuable medical agents, and the poorest cherry, unedible as a fruit, becomes nectar when made into a drink.

Clean tinware by applying to it with a sponge a thin mixture of whiting and water. Let this dry and then rub it off with a cloth. Polish with a wash leather.

TELEPHONES HURT POST CARD BUSINESS

(From the Electrical Review.)

THE telephone has been carried into so many fields of human activity that we have ceased to be surprised at its extensions. In the last three or four years there has been a remarkable decrease in the use of postal cards for private or personal matters. The officials of the Post-Office Department attribute this to the wide-spread extension of the telephone into both urban and rural districts. Formerly many engagements and social affairs were transacted on postal cards between persons living in the same city, but of late the telephone has captured a large percentage of the business, and such affairs as appointments, friendly chats, the ordering of groceries and provisions, dealing with mercantile firms, physicians, etc., can be so much more quickly and easily done by telephone that the postal card has suffered severely from the loss of public favor.

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Oak Bill Stuff, Cypress (for boat and greenhouse building),  
Ash, Birch, Maple, Poplar, Quartered and Plain Oak,  
Mahogany, Etc.



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Our designs are of the highest excellence, and are carried out in that incomparably beautiful material, Antique Glass. Consult us if interested in the erection of a memorial. . . . .

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The most beautiful of recent productions are shown. Every design is new and tasteful, artistic and elegant, rich and pleasing, and the assortment was never larger or more varied than now.

English and American papers for bedrooms, chintz, floral and Dresden effects, some of them with Cretonne and Madras to match.

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For Hall, Dining-room, Library and Sitting-room we have French, German and English Papers, in reds, browns, greens, blues and rich bronze treatments.

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French and English Silk Papers for Drawing and Reception Rooms, green, old rose, heliotrope, and yellow

PER ROLL, 35c. TO \$5.00

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Our motto is Milk and Cream  
good enough for Babies, and  
that's good enough  
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# Andrew's Nukote

(TRADE MARK)  
THE MODERN FINISH

colors are absolutely permanent, and when applied do not cover up the natural grain of the wood.  
Housewives interested in the neat and tidy appearance of their homes, will find Nukote, when once tried, indispensable as, with small expense, old articles of furniture, and floors with one or two coats, can be made to look like new.

Imitates perfectly any hardwood.  
Hides disfiguring stains, scars, scratches, etc.  
Produces a brilliant lustre or can be rubbed to a dull finish.  
Works equally well on hard or soft wood.  
Enables one to change a dark piece of furniture, a floor or woodwork, to a light finish, or vice versa.  
Resists moisture and will not mar or turn white.

NUKOTE is the new, up-to-date finish and house beautifier, for use on floors, furniture, picture frames, metal work, iron fences, linoleum and woodwork of all kinds—old or new. It is a finish of wonderful durability and has hundreds of uses in every home.

Nukote stains and finishes in one operation, and is so easy to apply that splendid results may be obtained by any inexperienced person. It is made in the following natural wood colors: Light and Dark Oak, Walnut, Cherry, Mahogany, Rosewood, also Forest Green, Ox Blood, Dead Black, Gloss Black and Clear. These  
Dries over night.  
Flows out well and leaves a hard, durable finish.  
Makes old floors and furniture look new and beautiful.  
Produces the popular wrought iron effect on picture frames and metal.  
Makes house-cleaning easy.

## WHAT IT DOES

Send for Color Card and Illustrated Booklet, "What I Did With Nukote," to

PRATT & LAMBERT, Dept. C., Varnish Makers, BUFFALO, N.Y., OR

STEWART & WOOD, Distributors for Ontario, 82 and 84 York Street, TORONTO

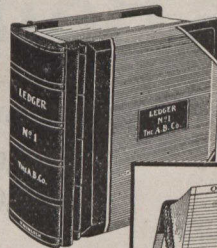
**EVERY CHARACTER IN SIGHT  
RIGHT HERE**

**Underwood**

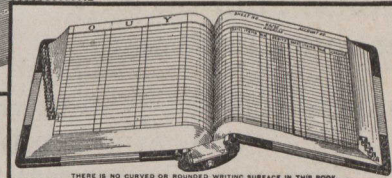
**"Seeing is Believing"**  
ASK FOR A MACHINE ON TRIAL

**UNDERWOOD**

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A Modern Binder  
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as Old Style Bound Books



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Strong in  
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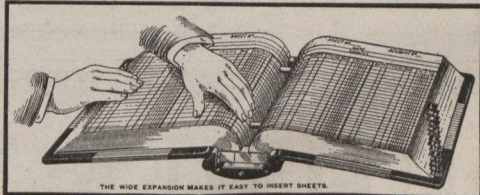
Powerful in  
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Mechanism

No Metal Parts  
Exposed to Mar  
or Scratch the  
Desk

**IT OPENS PERFECTLY FLAT AT SIDES**  
as well as any other portion of the book.

It rotates voluntarily on the round back, giving a level writing surface, and lies steady and firm in any position. Its new and concise mechanism affords the advantages of writing on either side of the book with ease, as it lies close to the desk when open.

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SEND FOR DESCRIPTIVE CIRCULAR



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Capital Paid Up - \$3,000,000

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JAMES ELLIOT - General Manager.

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TORONTO, Ontario

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# SECOND ANNUAL STATEMENT

## OF THE

# Toronto Life Insurance Company

(INCORPORATED)

December 31st, 1904

**To the Shareholders and Policyholders :**

Your Directors have pleasure in presenting to you their second annual report on the affairs of the Company, being the first one showing the work of the Company for a complete twelve months.

The Company secured applications for insurance amounting to **\$3,002,010**, and accepted risks covering **\$2,689,400**. The balance, not conforming to the rigid medical standard required by the Company, were rejected. This result cannot but be regarded as highly satisfactory, especially in view of the low rates of expense entailed in securing it.

Insurance in force on the Company's books at the close of the year amounted to **\$3,350,675**, and the cash premium income received was **\$132,591.65**, being an increase in the latter item of **\$118,602.77** over 1903. Other receipts amounted to **\$22,355.77**.

The death claims for the year amounted to the small sum of **\$3,013**, a highly gratifying result of the policy of the Directors to admit of none but first-class risks. This item was more than paid for by our cash interest receipts.

Great care has been taken to invest the Company's Assets, now amounting to **\$187,707.16**, in first-class securities only. We have over **\$60,500** deposited with the various Provincial Governments, and **\$85,384.44** invested in first-class municipal bonds and carefully selected mortgages, and deposited at the bank.

A monthly audit has been maintained throughout the year, and the auditor's report, revenue account, and the balance sheet of the Company are herewith submitted.

**JOSEPH PHILLIPS, President**

Expenditure	Income
Commissions, Salaries, Doctor's Fees, Printing, etc., License Fees, etc., etc. - - - - - \$70,903 16	Premiums - - - - - \$132,591 65
Death Claims - - - - - 3,013 00	Premium on Capital Stock - - - - - 16,260 65
Sundries - - - - - 2,502 37	Interest on Investments - - - - - 3,892 44
Excess of Income over Expenditure - - - - - 78,528 89	Capital Stock - - - - - 300 00
	Sundries - - - - - 1,902 68
Total - - - - - \$154,947 42	Total - - - - - \$154,947 42

Liabilities	Assets
Reserve (Ontario Government Standard) - - - - - \$118,276 51	Government Deposits - - - - - \$60,536 92
Capital Stock (paid up) - - - - - 48,350 00	Mortgages - - - - - 31,176 41
Outstanding Commissions - - - - - 15,078 71	Bonds and Debentures :
Premiums Paid in Advance - - - - - 2,540 74	City of Vancouver, B.C., - - - - - 20,000 00
Outstanding Medical Fees - - - - - 1,074 80	City of London, Ont., - - - - - 10,000 00
Salary Contingent Fund - - - - - 763 18	United Counties of Northumberland and Durham - - - - - 10,000 00
Sundries - - - - - 650 00	Central Canada Loan and Savings Co. - - - - - 2,950 00
Surplus over all Liabilities - - - - - 973 22	Cash on Hand and in Bank - - - - - 11,258 03
	Deferred and Outstanding Premiums - - - - - 34,993 79
Total - - - - - \$187,707 16	Accrued Interests on Mortgages, Bonds and Debentures - - - - - 2,064 68
	Office Furniture - - - - - 758 04
	Sundries - - - - - 3,969 29
	Total - - - - - \$187,707 16

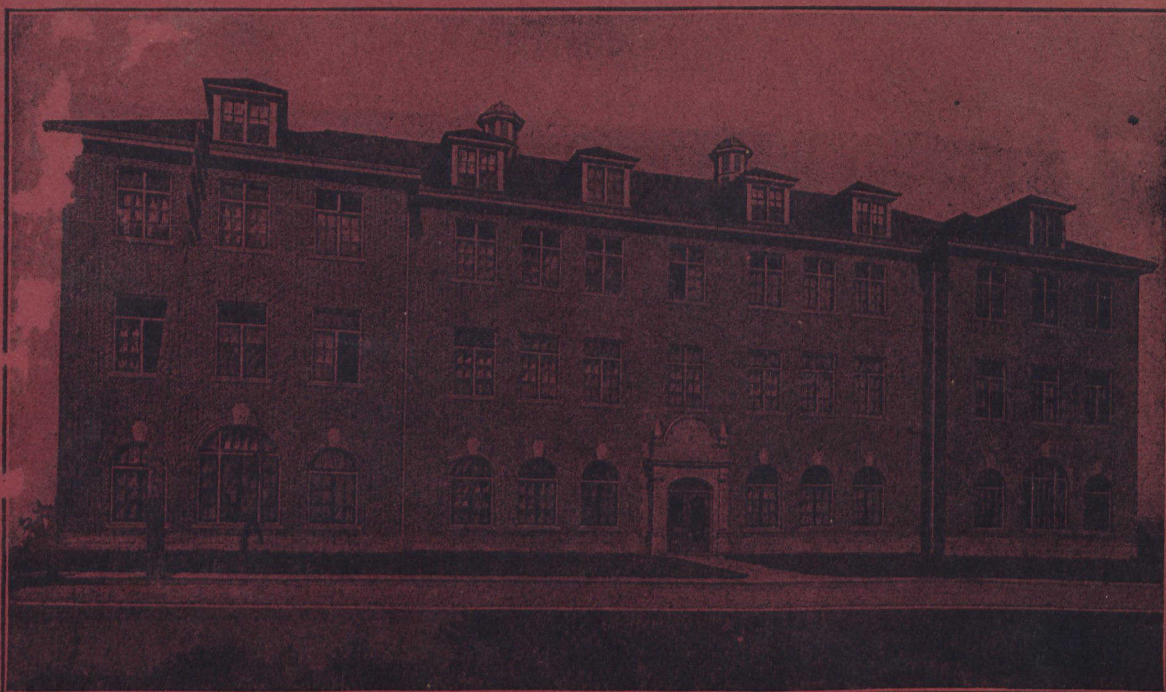
We have carefully examined the foregoing financial statement of the income and expenditure, and find them correct. Vouchers have been produced for all expenditure. The above statement of assets and liabilities is a fair and just statement of the Company's business. We have carefully examined all the mortgages, bonds, debentures and evidences of government deposits and other securities, and find them as here represented. We have conducted a running audit during the year, and certify that the books are well and systematically kept.

THOMAS G. HAND }  
G. A. HARPER } Auditors

**JOSEPH PHILLIPS, President**

**HEAD OFFICES: 243 Roncesvalles, Toronto, Can.**





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This is a strictly high-class piano.

The workmanship and material are the very best.

The Cases, which are designed in Colonial style, are finished  
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